THE SATURDAY EVENING POST

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Old-Fashioned Honesty and the Coming Man

BY GROVER CLEVELAND

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Old-Fashioned Honesty and the Coming Man

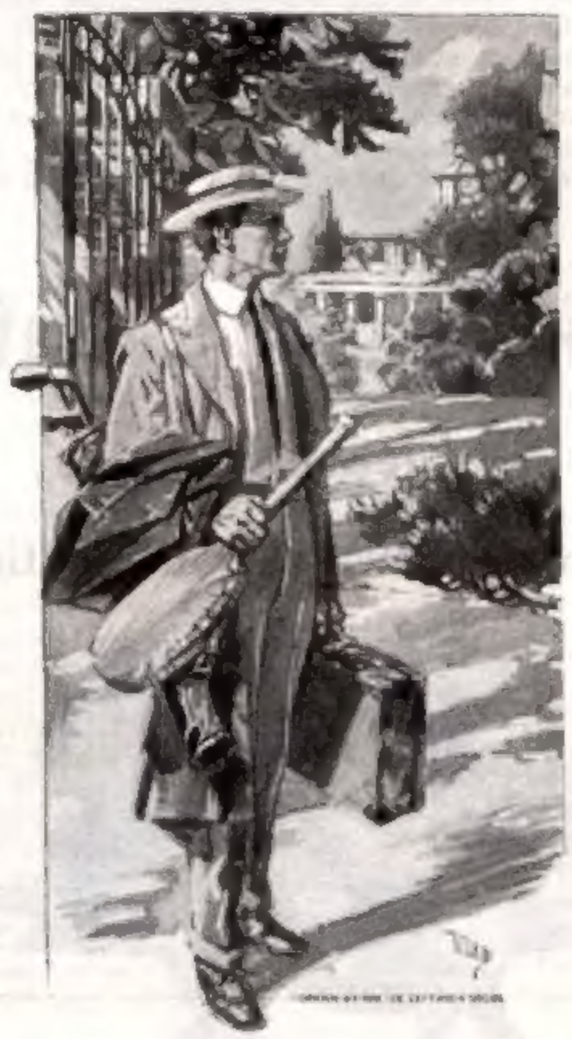
By Grover Cleveland

A Plea for Higher Education of the Sort that Makes Better Citizens

THOSE of our people who have passed middle life and are wont to contrast present conditions with those of the time when they were young seem inevitably inclined to extol "the good old days," and to vaunt the advantages of their youth and childhood over those of younger men. Though these are not altogether vain imaginings, it would be manifestly absurd to attribute such advantages to any superiority or meritorious effort on the part of those recalling them. Therefore, their retrospection, instead of stimulating in the least their pride and self-conceit, should lead to the confession that whatever of substance or value may be attached to these younger-day advantages was entirely due to the environment of a time when American ideal were simple and genuine, and when wealth meant a moderate surplus above comfortable subsistence.

I have in mind my employment, when quite young, by one of the most prominent business men in a flourishing village, who was accounted rich. I used often to hear his wealth estimated at twelve thousand dollars. Of course there were at that time fortunes very much larger, but, measured by present standards, the largest of them would appear almost insignificant. I recall with some amusement that in my boyhood days John Jacob Astor was appallingly spoken of as a millionaire—the name then given to one who among Americans had reached the extreme possibility of individual accumulation. Now even a fortune of a million dollars hardly entitles its possessor to mention among the rich.

It would be supreme folly to deprecate mere multiplication of riches, or increased opportunities for legitimate accumulation. Considered aside from unfavorable accompaniments, and viewed in their best light, they may well be regarded as evidences of our country's prosperity and progress, needing only to be impressed by the obligation wealth owes to liberal benevolence and generous enterprise to make them instrumentalities of universal good. It is when they breed consuming greed and haughty disregard of others' rights and interests that they become hateful and dangerous.



The Badge of Good Citizenship

UNLESS the experience and observation of others as old as I have differed from mine, there are thousands who remember a period entitled to be called without challenge "the good old days"—days when the desires of our people were simple and unperverted, when labor was the common lot, when economy was honorable and extravagance a reproach, when scrupulous honesty and fair dealing were indispensable credentials to high business and social standing, and when critical and dutiful participation in public affairs was the badge of good citizenship. No one can question the far-reaching effects of breathing, in early life, the rugged and bracing air of such surroundings. It effectually strengthened the moral fibre and stimulated courageous self-reliance, while at the same time it cultivated conservative and safe ideas of business enterprise. It made clear the duty of obedience to civic obligation, and built deep and strong the foundations of cheerful and contented homes. The potency of the equipment thus supplied for the honorable battle of life is abundantly established by the evidence of many men, now old, who have achieved the best quality of usefulness and success, and who confess that what they have wrought and gained is due more to the wholesome and character-making influences of the time when they were young than to any other single factor.

In any event, and whatever may be conceded or denied concerning the spirit and temper of earlier days, it is apparent to all that stupendous changes have recently overtaken American life in all its phases. On every hand we see fortunes suddenly acquired by new devices, in no way related to patient industry or legitimate enterprise, and so immense that the word millionaire, as defining one inordinately rich, has lost its meaning. Individual business independence is rapidly disappearing before the march of insatiable trade combinations. Public and private extravagance flaunts its shameful waste in the face of poverty, and contemptuously defies the envy or sullen discontent of want. Labor and Capital, no longer co-workers in the field of improvement and advance, are arrayed against each other in angry contention; and, more lamentable than all, our national intents and purposes are so loosely apprehended, and our scrutiny of the conduct of public affairs is so credulously tolerant, that false glory is allowed to hoodwink the people, while powerful selfish interests rob them of their heritage of equality before the law.

If this is a truthful statement of prominent features of our present situation, it is not strange that those whose years permit them to recall saner ideals and safer conditions should lament intervening changes. Of course, they have no right to indulge in indiscriminate condemnation of changes solely because they have discredited old ideas and methods, and have left behind old conditions. This is nothing better than querulous pessimism. Change is in the order of civilization; and least of all can a people as progressive and enterprising as ours tolerate resistance to sound and healthy advance, whatever changes from old to new it may involve. Constant stimulation of our people's ingenuity, increased opportunity for individual enterprise, new aids to comfortable and easy living, and added advantages for moral and intellectual development are especially within the purpose of American institutions. If free from base alloy they illustrate the best quality of human progress and should not be hindered by a blind or unreasoning attachment to things of an older time which they have superseded.

It may be stated, without going far astray from the situation, that, among the modern changes which have been wrought in our ideas and methods as a people, some are altogether good, some entirely bad, and some are composed of a modicum of good mingled with a greater or less amount of noxious alloy.

The Saving Intelligence of the Masses

WE SHOULD congratulate ourselves on the changes that have brought us unadulterated benefit; and we should constantly and earnestly strive to make ourselves safe against the malignancy of the altogether bad. Perhaps a more important and difficult task is to guard against receiving as wholly genuine other changes which are intermingled with unwholesome alloy, made bright and alluring by cunning demagogues and craftily urged upon our acceptance by grasping and selfish interests.

The question is whether the patriotism and solicitous care of our people can be aroused to the palpable or more concealed dangers that are attached to the changes that press upon us. It is not a time for pessimism. Those who can best aid the situation by warning and counsel are those who still have unwavering faith in the saving intelligence of the masses of our people and an unshaken belief that, however much they may have yielded to temptation and wherever they have wandered, they will in good time attend the call that indicates the path of safety.

I am convinced that the voice of warning is needed now—to the end that our people's unrest and fretful impatience may be safely treated, and their reasonable needs and demands be met and answered without inconsiderate action or the advent of further changes as unfortunate as the worst already afflicting us. Firm conservatism, forbearance and appeal to sober thoughtfulness are the needs of the hour.

I hope I shall not be charged with unjustifiable severity when I express the opinion that none among us will, in these circumstances, incur a more dire predicament of guilt by willful silence and inaction than our college-bred men. And here let us recall some changes of recent years related to our higher education—conditions which contain no mixture of alloy and should be rich in benefit to our nation and people. The social area from which the student-body of our universities and colleges is recruited has been considerably expanded since "the good old days," and college instruction is no longer a sealed book to our youth in any station of life. This more complete permeation of all sections and divisions of our people by the influences of college education has coincided with a distinct tendency on the part of our colleges and universities to furnish their students with better equipment for the more practical work of life, while it is still more gratifying to note the emphatic recognition by these institutions of their obligation to better serve the public welfare, evidenced by their establishment with increasing frequency of departments devoted exclusively to the teaching of politics. With these altered conditions enlarging the social territory of students and graduates and increasing their opportunities of gaining familiarity with political principles, there should be less justification than ever for the accusation that our college men as a body stand too much aloof from political activities, and fail to aid as they should in the solution of the problems which constantly vex our social and economic life.

I have sometimes wondered if there is anything done or left undone at our colleges and universities which tends to unfit or disincline college men for active participation in political affairs or for association with movements that concern the general peace and welfare. It cannot be said that these institutions are in an affirmative way

responsible for such conditions. On the contrary, the teachings of all our well-regulated colleges and universities tend in the opposite direction. They certainly give no encouragement to the notion that their students or graduates can without guilt neglect the political and civic service they owe to good citizenship.

There is one feature or incident of college life which, it seems to me, should especially tend to make more easy the student's conception of this service, and give him a plain hint of the disposition and spirit which are necessary to its proper performance. I refer to the democracy of comradeship which naturally must exist in student association and which should inevitably cultivate ideas of equality in intercourse, a recognition of unfavored and uniform opportunity, and hearty coöperation in furtherance of common interests and purposes. These are the sentiments which need only expansion and adjustment to the larger things of the outside world to become immensely useful guides to the discharge of high civic duty.

Some Disadvantages of College Life Suggested

IT CANNOT be necessary to make further mention of the equipment offered by our colleges and universities for the performance of political and civic obligations. The unpleasant suspicion remains, however, that this equipment is frequently fruitless because of blameworthy indifference on the part of the student, or that it often fails to produce its best results because some influence, growing out of college environment, stands in its way. Perhaps the seclusion inevitable in a college course and the limitation of the student's companionship to his teachers and college mates, produce a sort of oblivion to the greater affairs and wider associations that await him in the outer world.

From this state of mind it is only a step to a conception of college-studentship as a kind of educational order or guild superior to the fraternity of common men, and appropriately enveloped in an atmosphere of complacent exclusiveness. A delusion so fantastic as this shamefully perverts the lesson which should be taught by the democracy of comradeship incident to college life, and, unless corrected in time, will doom its victim to the unhappiness and disappointment which, in an unsympathetic world, always befalls the educated prig. The spectacle of such an unfortunate, wandering among unwonted scenes in search of a place where the ignorant erudition of a college graduate is in anxious demand, sadly suggests that something valuable to the usefulness of the world has been lost; and it starts the irritating inquiry whether his college impressions of the democracy of comradeship might not have been so directed, and other influences so exerted in his behalf, that he would have learned before graduation the necessity to usefulness or success of a knowledge of every-day men, their moods and aspirations and their currents of thought. Ought he not in some way to have learned, in addition to the education to be gained from college teaching, that, as a man of the world, his contact with those whom he seeks to benefit, or from whom he expects benefit, should be absolutely free from any suggestion of patronizing superiority—in other words, that the democracy of comradeship of his college days should be so enlarged as to embrace all sorts and conditions of men? He certainly should realize that his graduation is but his introduction to duty and labor; and he should never forget that our colleges and universities bestow no ornamental honors, but confer degrees which admonish their graduates that they owe their highest duty and best service to God and their fellowmen.

I have no doubt that our college students and graduates are as patriotic in sentiment as the remainder of our people. The time, however, calls for something more than the holding of correct sentiments and opinions. If the old things that were good are to be retained or recovered, if new delusions are to be corrected, if the landmarks that should guide our nation's way are to be found again, if vexatious economic and social questions are to be settled in reason and justice, if political problems are to be discussed and determined in a spirit of fairness and patriotism, and if new perils that loom before us are to be averted, there is aggressive, stirring and organized work to be done.

The teachers, students and graduates of our colleges and universities cannot escape the responsibility which grows out of the fact that none are better prepared, mentally and intellectually, to engage in this service. Indisputable evidence of this is found in the splendid results accomplished by those of their number who have already entered the field. Why should not all engage in the work? If any make excuse that it involves political activity which the daintiness of higher education should avoid, they discredit their love of country. If any still feel a sleepy indifference to civic duty induced by their college seclusion, they should shake it off before it becomes a paralysis of good citizenship; and if any are still afflicted with a supercilious pride of education, they should speedily realize that it is in the brotherhood of patriotic Americanism that the betterment of our political and social conditions must be wrought out.

"Be a Man and Live Like a Man"

MY INTEREST in the welfare of the undergraduate body at our colleges and universities leads me especially to enjoin upon them the utilization of everything taught and experienced in their college life which can in any way stimulate a vigilant heed of the movements and conditions of the outer world where the rewards of their years of study are to be gathered or lost. I beg them to remember that their graduation will substitute for their college comradeship a membership in the fraternity of American citizenship, and that, although the value of their college education in the work they will find to do can hardly be overestimated, it can only reach the height of usefulness and success through brotherhood with all men and simple, unaffected sympathy with their needs and aspirations.

I have recently read of a shrewd old parish priest who, advising his young assistant, said: "Be up and about and out in the world. Be a man and live like a man." I cannot help thinking that these words furnish a clew to the human sympathy and interest in the concerns of every-day life which have given the Catholic priesthood such impressive success in influencing the conduct and consciences of those to whom they minister.

In the light of all I have written, I do not believe I can do better, by way of saying a parting word to the entire body of our college men, than to repeat to them the advice of the old priest:

"Be up and about and out in the world. Be a man and live like a man."

A Round-Up in Central Park

By Eleanor Gates

In Which Cupid Follows a Trans-Continental Trail

I WAS plumb sore about the hull mix-up. But a feller don't want to see his girl dance with a kettle-face greaser. I knowed she was goin' to, because I seen Mexie go over her way, showin' his teeth like a badger and lettin' his cigareet singe the hair on his dirty shaps—shaps, mind y', at a schoolhouse dance! Then I seen her nod.

Well, our polky come next. And when we was about half done I says: "There's lemonade outside, honey. Let's git a swig." But outside I didn't talk no lemonade.

"Did Mexie ast you to dance with him?" I begun.

"Well, he's one of our boy's," she answers; "and I'm goin' to give him a schottische."

"No, you ain't," I says, gittin' mad.

"Yes, I *am*, Alec Lloyd"—she spoke determined—"and please don't you try to boss me."

I shut up and walked in again. Mexie was talkin' to the schoolma'am—oh, he's got *gall!* I shassayed up and took him a little one side.

"Mexie," I says, soft as hair on a cotton-tail, "Macie Sewell ain't feelin' just rested t'-night, so I wouldn't insist on that scottische, if I was you."

"W'y?" he ast.

"I told you 'w'y,'" I says; "but I'll give you another reason—your boots is too tight."

We fussed a little then. Didn't amount to much, though, because the old man made us shed our guns 'fore we left the Bar Y Ranch. But I managed to change that greaser's countenance some, and he bit a chunk out of my hand. Then the boys pulled us separate.

They was all dead against me when I told 'em what was the row. They said the other girls danced with Mexie, and bein' Macie was the Bar Y girl she couldn't give him the go-by if she danced with the rest of the bunch.

Just the same, I made up my mind she wouldn't. So when I got her coaxed outside again, I led her where my bronc' was tied. She liked the little hoss, and while we was chinnin' I put her on the saddle. Next minute I was on behind her, and the bronc' was makin' quick tracks for home.

Well, she was madder'n a hen in a thunder-shower! She tried to pull in the bronc'; she twisted and scolted and cried. Told me she hated me like arsenic. "Alec Lloyd," she says, "after t'-night I'll never, never speak to you again!"

When we rode up to the corral I lifted her down, and she went tearin' away to the house. Her old man heerd her comin', and thought she was singin'. He slung open the door on the porch.

"Oh, give that calf more rope!" he says.

That was the finishin' touch! She went by him like a streak of lightnin', almost knockin' him down, and the door slammed so hard you could 'a' heerd it plumb to Galveston.

I hung 'round the corral for much's half a' hour, listenin' to the pow-pow goin' on at the house. But nobody seemed to be a-hollerin' for me to come in, so I made for the straw. "Oh, well," I says to myself, "her dander'll cool off t'-morrow."

But next day some business over to Hasty Creek took me away early, and I didn't git back to the bunk-house till night. Then I noticed the boys all seemed just about to bust over somethin'—not laughin', you savvy, but achin' to tell news.

Finally I went over to Monkey Mike. "Well," I says, "spit it out."

He looked up. "She's gone, Alec," he says, "to Noo York, and later on she's goin' to Europe. Her old man druv her to the track just after you left."

I begun to change my clothes.

The outfit got anxious. "Don't go off half-cocked," says one. "He's drunk," says another; "somebody's hit him with a bar-towel."

But I knowed what I was goin' to do. Two wags of a dog's tail, and I was in the house, facin' the old man. "Mr. Sewell," I says, "I want my time."

"Where you goin', Alec?" he ast, reachin' in his britches.

I took my little forty dollars and run it into my buckskin purse. Then I looked at him. "I'm goin' to Noo York," I says.

"Noo York's a big town." He chawed thoughtful. "Course you couldn't blame Mace for bein' mad. If she'd 'a' stayed, next thing the hull outfit would be a-fightin'."

"I'm goin' to Noo York," I says again.

"Alec," begun the old man, "maybe you think you can go to Noo York and bring Mace home on hossback." He snickered. "Well, don't f'get you poured out this drench yourself. Remember that there feller onct in Kansas?"

"No," I says, "no. What about your Kansas feller?"

"Well, he bought a house and lot for five hunderd dollars. The lot was guaranteed to raise anything, and the house was painted the prittiest kind of a green. Natchally he thought he owned 'em. Well, things went along amooth till one night when he was away from home. Then a blamed cyclone come along. Sure 'nough, that lot of hisn could raise. It raised plumb into the air, house and all, and the hull shootin'-match blowed into the neighborin' State! 'What goes up must come down,' says the feller. And knowin' which way that cyclone traveled, he started in the same direction hot-foot. He goes and goes. Finally he comes to a ranch where there was a new barn goin' up. It was a pinto proposition. Part of it wasn't

painted, and some of it was green. He stopped to demand portions of his late residence. The man he spoke to quit drivin' nails just long enough to answer. 'When you Kansas folks shuffle up one of them baby cyclones of yourn,' he says, 'for Heaven's sake have sand 'nough to accept the hand it deals y'.'"

"I savvy what you mean," I says to the old man, "but in this case the moccasin don't fit. I'm goin' to Noo York."

Then I told him and the boys good-by and hoofed it for the railroad in the dark. I'm one of them unlucky geezers, you know—I couldn't go from this room to the next without gittin' my lip pinched in the door. But that night the cards didn't turn up so blamed bad. There was a cattle-train on the sidin', bound for Chicago. It was shy a hand or so. I ast for a job. And when I reached the stock-yards I had my little forty yet—and six bits over!

Well, first thing I did was to take a fly at that railroad on stilts. Course, next I had to go over and turn my lanterns on the lake. Pritty soon I was so all-fired civilized I could stand on a street corner without bein' hitched. But people was a-takin' me for Bill Cody, and the kids had a notion to fall in behind when I walked any. So I made myself look cityfied. I got a suit—nice, kinda reddish color. I done my sombrero up in a newspaper and pur*chased* a round hat, black, and turrible tony. I bought me some sateen shirts, black, too, with turndown collars and little bits of white stripes. A white satin tie last of all, and—say—I was fixed!

When I pulled into Noo York there was one or two other things to do—git my jaw scraped, and my mane cut, and my boots greased, and turn my pants up "rainin' in London" fashion.

I ast the barber where I could git a cheap room. He says: "Look in the papers." So between him and me, we located a place, and he showed me how to git to it. I was settled in a minute. The room wasn't bigger'n a two-spot, and the bed was one of them jack-knife kind. But I liked the looks of the shebang. The lady that run it, she almost fell over when I told her I was a cow-punch.

"Why!" she says, "are you sure? You're tall 'nough, but you're thick-set. I thought all cowboys was very slender."

"No, ma'am," I says, "we're slender in books, I reckon. But out in the Panhandle we come in all styles."

"Well," says she, "there's something else I want to ast. Now, you ain't a-goin' to shoot 'round here, are you? Would you just as lief put your pistols away while you're in my house?"

I got serious then. "Ma'am," I says, "there I can't oblige y'. The boys tell me a gun is plumb needful in Noo York. When it comes to killin' and hold-ups, the West has got to back out of the lead."

You oughta seen her face!

But I didn't want to look for no other room, so I pretended to knuckle. "I promise not to blow out the gas with my forty-five," I says, "and I won't rope no trolley cars if you'll please tell me where folks go in this town when they want to ride."

"Why, Central Park," she says; "the bridle-path."

"Thank you, ma'am," I says, and lit out. I knowed Macie Sewell well 'nough to lay my money on *one* thing: she's too gone on hosses to stay off a saddle more'n twenty-four hours at a stretch.

I passed a peaceful afternoon, sittin' at the bottom of the statue of a man ridin' a hoss with a tall lady runnin' ahead and wavin' a feather. It was at the beginnin' of the park, all right, and I expected to see Mace come lopin' along any minute. Sev'ral girls did show up, and one or two of 'em rid off on bob-tailed bronc's, followed by gazabas in white pants and doctors' hats. Heerd afterward they was grooms, and bein' the girls' bronc's was bob-tailed, they had to go 'long to keep off flies.

But Mace, she didn't show up. Next day I waited same way. Day after, ditto. Seemed to me ev'ry blamed man, woman and child in the hull city passed me but her. And I didn't know one of 'em. A Chink come by onct, and when I seen his pig-tail swingin', I felt like I wanted to shake his fist. About that time I begun to git worried, too. "If she ain't ridin'," I says to myself, "how'm I ever goin' to locate her?"

Another day I was sittin' among the kids, watchin' for Macie, when I seen a feller steerin' my way. "What's this?" I says, for he didn't have the spurs of a decent man. Well, when he come clost he begun to smile kinda sloppy, like he'd just had two or three.

"Why, hello, old boy!" he says, puttin' out a bread-hooker. "I met you in Chicago, didn't I? How are y'?"

I had the sitawaytion in both gauntlets. "Why, yes," I says, "and I'm tickled to sight a familiar face. For, by jingo, I'm busted! Can you lend me a dollar?"

He got kinda sick 'round the gills. "Well, the fact is," he says, swallerin' two or three times, "I'm clean broke myself."

Just then a girl with a pink cinch comes walkin' along. She was one of them Butte belle lookin' ladies, with blazin' cheeks and hair that's a cross between molasses candy and the pelt of a kit-fox. She was leadin' a dog that looked plumb ashamed of himself.

"Pritty girl," says the mealy-mouthed gent, grinnin' some more. "And I know her. Like t' be introdooced?"

"Don't bother," I says. Her hay was a little too weathered for *me*.

"Nice red cheeks," he says, rubbin' his paws t'gether.

People was a-takin' Me for Bill Cody

"Ya-a-as," I says, "mighty nice. But you oughta see the squaws out in my territory. They varies it with yalla and black."

He give me a sorta keen look. Then he moseyed.

That was the last day I set on the steps of the statue. A police feller come walkin' along about sundown, and I ast him if anybody could ride in the park without my seein' 'em from where I was.

"Oh, yes," he says, "they's plenty of entrances, all right. This is just where a few comes in and out. The best way to see the riders is to go ride yourself."

I don't know why I didn't think of that afore. But I didn't lose no time. Next mornin' I was up turrible early and makin' for a barn clost to the park. I found one easy—they's pritty frequent thereabout—and begun to dicker on rentin' a hoss. Prices was high, but I done my best, and they led out a nag. And what do you think? It had on one of them saddles with no horn—a shore 'nough *muley!*

Say! that was a hard proposition. "I ast for a saddle," I says, "not a postage stamp." But the stable-keeper didn't have no other. So I got on and rode slow.

When I struck the timber I felt better, and I started my bronc' up. She was one of them kind that can go all day on a shingle. And her front legs acted plumb funny—jerked up and down like she had the spring-halt. Pritty soon I seen other hosses goin' the same way. So I swallered it, like I did the saddle. But there was one thing about my cayuse made me hot: she wouldn't lope. No, ma'am, it was trot, trot, trot, trot, till the roots of my hair was loose, and the lights was near shook out of me. You bet I was mighty glad none of the outfit could see me!

But if they'd 'a' thought I was funny, they'd 'a' had a duck-fit at what I seen. First a passel of men come by, all in bloomers, humpin' along, up and down, up and down—Monkey Mike sure's you live! None of 'em looked joyful, and I could pritty near hear their knees squeak! Then along come a girl, humpin' just the same, and hangin' on to the side of her cayuse for dear life, lookin' every step as if she was goin' to avalanche. And ev'ry little while I'd pass a feller that's runnin' a cultivator down the trail, to keep it nice and soft, I reckon, for the ladies and gents to fall on.

But while I was gittin' kinda used to things, I didn't stop keepin' a' eye out. I went clear 'round the track twict. No Macie. I tell y' I begun to feel sorta caved-in. Then, all of a suddent, just as I was toppin' a little rise of ground, I seen her!

She wasn't hangin' on to the side of *her* hoss. No, ma'am! She was ridin' the prittiest kind of a bronc', fat and sassy. And she was sittin' a-straddle, straight and graceful, in a spick-and-span new suit, and a three-cornered hat like George Washington.

I let out a yell that would 'a' raised the hair of a reservation Injun. "Macie Sewell!" I says—just like that. I give my blamed little brute a hit that put her into her jerky trot. And I come alongside, humpin' like Sam Hill.

Macie just give me one look. Then she touched her bronc'. It went trottin' off, she a-humpin', too. Not a word did she say; no "Hello, Alec," or "So-long."

I dropped behind, and come near pullin' the mouth plumb out of my nag. "Well, Mister Lloyd," I says to myself, "your cyclone's still a-movin'."

I wasn't discouraged, though—I wasn't discouraged. I give my horse another lick and rode alongside again.

"Macie," I says, "you needn't speak to me till you want to. But when you want to I'll be on hand."

I fell back again, and she went out of the park a-kitin'.

I joked to that three-card-monte feller, you remember, about bein' busted. Well, two or three days and it wasn't no joke. I sent a postal-card to the boys. "Pass 'round the hat," I says on the card, "and send me the collection. Bar that greaser. Partic'lars later on."

Next mornin' I took some stuff acrost the street to a pawnbroker's and hocked it. Then I went out to ride. Had a rough layout, though. She didn't show up till sundown, and I was kept doin' the circle all day—and I a-hirin' that hoss of mine by the hour!

Well, for a week things run along smooth. When she seen it was no use to change the time for her ride she kept to the mornin'. It saved me a pile. But she wouldn't so much as look at me. Oh, I felt fewey, just *fewey!*

There was one thing I hadn't figgered on, though—that was the police. They're white, all right. (I mean the police that ride 'round the park.) Pritty soon they noticed I was always ridin' behind Macie. I guess they thought I was tryin' to bother her. Anyway, one of 'em stopped me one mornin'.

"Young feller," he says, "you'd better ride 'long Riverside oncet in a while. Catch on?"

"Yes, sir," I says, salutin'.

Well, I *was* up a stump. If I was to be druv out of the park how was I ever goin' to be present when Macie'd speak?

But I hit on a plan that was somethin' wonderful. I follered her out and found where she kept her hoss. Next day I borryed a' outfit and waited near her barn till she come in sight. Then I fell in behind—*dressed like one of them blamed grooms.*

I thought I was pritty slick, an' I *was* for a week. But them park police is rapid on faces. And the first one that got a good square look at me and my togs knowed me instant. He didn't say nothin' to me, but galloped off. Pritty soon another one come back—a mustached gent, a real dudey one with yalla tucks on his sleeves. He rides square up to me.

"Say," he says, "are you acquainted with that young lady ahead?"

I tried to look as sad and innocent as a stray maverick. But it was no go. "Well," I says, "our hosses nicker at each other."

He pulled at his mustache for a while. "You ain't no groom," he says at last. "Where you from?"

"I'm from the Bar Y Ranch, Panhandle," I answers.

"That so!" It seemed to plumb relieve him. All of a sudden he got as friendly as the devil. "Wall, how's the stock business?" he ast.

And I says: "Cows is O. K."

"And how's th' climate down your way? And how's prospects of the country openin' up for farmers?"

After that I shed the groom duds, and not a police ever more'n nodded at me. That Bar Y news seemed to make 'em shore easy in their conscience.

But that didn't help me any with *her*. She was just as cold as a cucumber. Why, one day when it rained and we got under the same bridge, she just talked to her hoss all the time. I went away desperate. The boys'd sent me some cash, but I was shy again. And I'd been to the pawnbroker's so often I couldn't look a Jew in the face without takin' out my watch.

That night I mailed postal number two. "Take up a collection," I says again, and added: "Pull that greaser's leg."

I knowed it couldn't go on like that forever. And, by jingo! seems as if luck looked for me again, for one mornin' when I was sittin' in a caffy eatin' slap-jacks, I heerd some fellers talkin' about a herd of Texas hosses that had stampeded in the streets the night back. Well, I ast 'em a question or two, and then I lit out for Sixty-four Street,

my eyes plumb sore for a look at a Western hoss with a' ingrowin' lope. When I got to the corral, what do you think? There, lookin' at the herd, and pointin' out her pick, was Macie Sewell!

I didn't let her see me. I just started for a harness-shop. There I bought a pair of spurs. "Prepare, m' son," I says to myself; "it'll all be over soon. There's goin' to be trouble, Alec—trouble—when Mace tries to ride a Texas bronc' with a city eddication that ain't complete."

Mace didn't show up in the park that day. I jigged 'round just the same, workin' my spurs. But early next mornin' as I done time on my postage stamp, here Mace huv in sight.

Shore 'nough, she was on a new hoss. It was one of them strawberry roans, with a long tail and a roached mane. Gener'lly that breed can go like greased lightnin', and outlast any other critter on four legs. But this one didn't put up much speed that trip. She'd been car-bound seventeen days.

Clost behind her I come, practicin' a knee grip.

Nothin' happened that mornin'. Every time Mace got where the trail runs alongside the wagon-road, none of them locoed bull's-eye vehicles was passin'. When she went to go into her stable, Mace slowed down till the street cars was gone by. The strawberry roan was meeker'n a blind pup.

But I knowed it couldn't *last*.

The next afternoon the roan come prepared. She done a fancy gait into the park. Between Fifty-nine and the resservoyer she lit just *four times*—and every time she touched she kicked dirt into the eyes of a stylish police gent that was keepin' in handy reach. A little further north, where there's a hotel, she stood on her hindlegs to look at the scenery.

I begun to git scart. "Speak or no speak," I says to myself, "I'm goin' to move up!"

That very minute things come to a head.

We was all three turned south, and along comes a goggle-eyed smarty in one of them snortin' Studebakers. The second the smarty seen Mace was pritty, he blowed his horn to make her look at him. *Well*—that strawberry roan turned face about and come near doin' a leapfrog over me! The skunk in the buzz-wagon tooted again, and we was off.

We took our return trip short cut. First we hit the brush, the strawberry breakin' trail, my hoss a clost second, the police gent number three. Then we hit open country, where there's allus a lot of young fellers and their girls battin' balls over fly-nets. The crowd scattered and we sailed by, takin' them nets like claim-jumpers. I heerd a whistle ahead oncet, and seen a fat police-man runnin' our way, wavin' his arms. Then we went tearin' on—no stops for stations—round the lake, down a road that was thick with keerages—beatin' everybody in sight—then into timber again.

It was that takin' to the woods the second time that done it. There's a place in Central Park where they have ducks and geese—keep the mayor in eggs, I heerd. Well, just to east, like, of that place there's a butte, all rocks and washouts. The strawberry roan made that butte slick as a Rocky Mountain goat—we'd shuck off the police gent. At the top she pitched plumb over, losin' Mace so neat it didn't more'n jar her. My hoss got down on her knees and I come off *my* perch. Then both bronc's went on.

I was winded, so I didn't speak up for a while. Fact is, I didn't *exactly* know what to remark. Oncet I thought I'd say: "You ridin' a diff'rent hoss t'-day, Mace"—or: "That roan of yourn can lope some." But, both bein' kinda personal, I kept still.

But after a while I had a hunch. "I knowed that blamed muley saddle'd butt me off some day," I says. "It was shore accommodatin', though, to let me down right here."

She didn't say nothin'. She was settin' against a tree, lookin' off west.

Pritty soon I leaned her way just a little. "What you lookin' at, honey?" I ast. She blushed awful pritty. I could feel my heart movin' like a circular-saw—two ways for Sunday. "Honey, what you lookin' at?" This time I kinda whispered it.

She reached for her George Washington as if she was fixin' to go.

"The sky," she says some short.

I sighed and pretended to watch the sky, too. It looked yalla, as if somebody'd hit it with a' egg.

After a while—I couldn't stand it no longer—I started in again. "Give me a fair shake, Macie," I says. I was lookin' at her. Say! there wasn't no squaw paint on *her* cheeks, and no drug-store dope in that pritty hair of hern. And them gray eyes——!

But she seemed about four miles off from me, and there was a right cold current blowin' in my direction.

"Mace," I begun again, "since you come to Noo York you ain't got yourself promised, or nothin' like that, have you? If you have, I'll go back and perforate that gloomed greaser."

She shook her head.

"Oh, Mace!" I says, turrible relieved. "And—and nobody's been holdin' down a chair Sunday nights at your place?"

"Um—one man."

"What's he called?"

"Don't get nervous. Williams Scott."

"Sounds like a name for whisky."

"You must know him." She looked at me quick then, and I seen a shine in her eyes. She didn't care for *him*.

"Oh," I says, "*I* savvy! He's one of them fast gazabas, huh? Take a J. I. C. bit to hold him."

"Ah-ha!" She pulled off her gloves.

"Anybody else?"

She Seemed About Four Miles Off from Me, and There was a Right Cold Current Blowin' in My Direction

"No. People ain't very sociable—here." Her lip kinda trembled.

That hurt me, and I run out of conversation, for all I had a heap to say. There was a lot of twitterin' goin' on overhead, and she was peekin' up and 'round, showin' a chin that was 'nough to coop the little birds right outen the trees.

I come closter. "Say, Mace," I begun again, "ain't this park O. K.? I reckon the Bar Y cows'd like to be turned loose in here."

She smiled a little. "Bar Y!" she says.

It give me spunk. "Mace," I says again, "I got to go West about day after t'-morrow."

She looked down, blinkin'.

I reached over and got holt one of her hands. I was breathin' like a lunger then. "Honey," I says, "honey, dear, you'll come?"

She looked at me square. "Alec," she says, "you didn't understand me. I ain't the kind of a girl that can be roped and hobbled and led on a hackamore. If I was, I'd 'a' married that piebald Englishman from the Lazy X."

"And you ain't the kind to dance with greasers," I says. "No—*you ain't*. You're too darned sweet for such cattle!"

"But—but——" she begun.

"Mace, you'll go back with me?" I was shakin' like I had the buck-fever. "You'll go, Mace, as—as Mrs. Alec?"

"Well," she says," well, I can't ride that roan till she's had a show to learn automobiles."

"And you don't want to ride them trottin' bronc's that plumb jiggle the life out of y'."

"N-n-no."

Just then, up the butte comes the police gent, leadin' our hosses.

"Young lady," he says, "you had a narra escape. Now, after this, allus ride a' Eastern hoss."

I lifted Mace on to my bronc'. "Eastern hoss," I ast, "with a gait like a chicken? Huh!"

Then I picked up that left hand of Mace's. "Eastern *nothin'*," I says. "No more Eastern for *us!*"

And right there I sorted out her third finger and slipped on my little brandin'-iron.

Calling the Bluff

"SPEAKING of nerve," said the traveling salesman, "reminds me of a customer I once had. He was one of the kind that was always making kicks that he might get a few dollars rebate. I stood this sort of work for a few seasons, but I finally got tired of it, and, besides, I learned that the more I gave in to him the more I had to yield. A few years ago when I was traveling in Wisconsin I went into his store and before he let go of my hand he began: 'Ah, that last bill was a holy terror! Why doesn't your house send out good goods? Why, I'll have to sell those goods at a loss and I need them bad, too. They ain't no use of my tryin' to do no more business with you. I like to give you the business, you know, but I can't stand the treatment that your house is giving me. They used to send out part of their goods all right, but here lately it is getting so that every item is just rotten.'

"I let him finish his kick, and as I started out the door I merely said: 'All right, Sam; I'll see you after a while and fix this up all right. I want to go down and work on my samples a little.'

"As I saw him pass on the other side of the street going home to dinner, I slid up to his store and took all his last shipment from his shelves and stacked them in the middle of the floor. About the time I had finished doing this he came back.

"'What are you doing?' said he.

"'I'll tell you, Sam. I don't want you to have anything in the house that doesn't suit you, and I would a great deal rather that you would fire all this stuff back to the house. Look up and see the amount of freight charges you paid on them. Meantime I'll run down to the hotel and get my book and make you out a check for whatever it comes to. Come on down to the corner with me, anyway, Sam. Let's have a cigar and take the world easy. I'm not going out to-night.'

"Sam went down to the corner with me. In a few minutes I returned to the store with my check-book in hand. As I went into his store, Sam was putting my goods back on the shelves.

"'Got your samples open?' he said.

"'Sure, Sam,' said I. 'Did you suppose I was going to let you bluff me this way?' And that was the last time he ever tried to work the rebate racket on me.

"Then there was another man I used to call on, and every time I went to see him I felt like feeling of his pulse to see if it was beating. If I had taken hold of his wrist I should not have been surprised to find that the artery was filled with fine ice. How he froze me! Somehow, I could always get him to listen to me, but I could never get him to buy. One day to my surprise, the minute I struck him he said, 'Samples open?' And when I told him they were, he had his man in my department turn over a customer that he was waiting on to another one of the boys and took him right down to the sample-room. I never sold an easier bill in my life, so you see a cold-blood is all right if he freezes out the other fellow."

The Adventure of the Counterfeiters

By S. M. Gardenhire

Author of The Silence of Mrs. Harrold

"The Only Difficulty With the Bills was in Their Numbers—They Were Duplicated"

"OF WHAT are you thinking?" asked LeDroit Conners. He sat before his familiar easel, his brush poised as usual above an unfinished picture. He had painted with more avidity of late, because there had been seemingly nothing without the routine of his life to distract his attention. Now, as always, his art busied itself with the face of a woman, like the many that adorned the walls of his studio. The light from the colored window above fell upon his thoughtful face, emphasizing its sadness, and showing with the long lashes which shaded his eyes the arch of sable brow. There was nothing effeminate about him, notwithstanding his dilettantism; he was compact of form and of unquestioned strength.

"Primarily I was thinking of you," I replied, "and also of a story by Poe which I was reading last night. My wife never tires of hearing of you, of your studio with its bust of the great novelist, the raven stretched above it, and your pictures of the Chevalier Dupin."

"Your wife is very good to speak of me and think of me. Ah! the Chevalier! A great man, sir. You know my views as to crime—the germ of the beast in our blood, that under stress constantly breaks down the barriers called laws, which society vainly sets about itself. 'And Liberty plucks Justice by the nose, the baby beats its nurse, and quite athwart goes all decorum,' as Shakespeare has it. What a study! So long as men love women, wealth and wine, so long will they err to the very shadow of death. None better understood this than the unhappy poet of whom you spoke. He had the gift of divination also. You have often heard me say so."

"You say 'also' with more than your customary frankness," I replied. "The implication is unmistakable: *you* have the gift so marvelously developed that there was a sufficient reason for my thought."

He paused in his work; his brow contracted. I shifted uneasily in my seat upon the couch in the fear that I had offended him, but his tone reassured me.

"You say a gift developed; perhaps. Rather an instinct, as the faculty of scent to the bloodhound, and the acute ear to the hare; an unfailing sight to the hawk, and a sense of touch to the serpent. Deductive knowledge depends on reason, but inspiration is an exalted—no, perhaps I should say, an acute—sense of something else. The beasts, unclothed except by nature and unfed except by season and conquest, must make existence out of an absolute impression of certainty that is neither analytical nor deductive. I fear I am in that category, my dear fellow. I know things because I know them—that is, some things."

He laughed at the look I fixed upon him.

"Do you know Edgar Parton?" he asked, as if to change the subject.

"A young man in the bank, down below?"

"Yes."

I knew him slightly: a handsome, well-mannered young paying-teller in the Eagle National Bank; an institution which occupied the great offices on the ground floor of the structure in which we were housed. I nodded.

"Well, he was a central figure yesterday, with interest attaching to him yet. Perhaps the excitement occurred after you left, since you have not mentioned it. Didn't you see an account of the matter in the papers this morning?"

"I missed it," I replied. "What was it?"

"He was arrested in the bank—had the handcuffs put on him right before his fellow-clerks, and doubtless spent last night in jail."

"What charge?" I asked. "Theft?"

"No," said Conners—"worse. The charge might be theft, for he has robbed the bank pretty heavily, but the arrest was for counterfeiting. The government officers have been watching him for weeks and yesterday they caught him. They had evidence to justify his arrest some time ago, but deferred it in the hope of getting his confederates. They wanted the plates from which he worked, but his methods were so strenuous that they couldn't wait—he wouldn't permit it."

"This is a surprise," I said in a shocked voice. "He certainly didn't look the part."

"No," said Conners with an air of meditation; "I was surprised myself. I have nothing more than the facts as stated by the papers, slightly supplemented by a brief word with the cashier this morning. I went in to cash a check, and, of course, the clerks were full of it."

"What did he get?"

"More than the bank cares to tell. The counterfeit bills are of its issue; that's where his people are mad. They got wind of it yesterday and reported it to the police by telephone; then they learned that the government already had him under surveillance. His method was ingenious. He brought the spurious bills into the bank, paid them out to unsuspecting customers and took their face value in good money. His bogus paper thus wandered out into the community to get into hands that could never trace it back to its source."

"Shrewd indeed, if the counterfeit was a good one," I said. "How was he found out?"

Conners laughed.

"A singular fatality. A customer received a payment and went to the desk to count it. He saw two bills which so excited his interest that he stepped into the president's office to mention the matter. The incident was entirely fortuitous, and the customer suspected nothing but a mistake. The president at once discovered a counterfeit. A 'good one,' do you say? Why, the spurious bills were so excellently done that they could not be distinguished from the genuine. A dangerous bill, that?"

"Surely—if I understood you," I replied.

"There were several of these bills," Conners continued, "of the character of which I spoke. The president knew that some were spurious, but he could not detect which."

"Impossible," I said.

"No," persisted Conners, smiling; "the bills disclosed *a* counterfeit, but not *the* counterfeit."

I shook my head incredulously.

"The truth," he continued. "The only difficulty with the bills was in their numbers—they were duplicated. This was what the customer discovered, and it disclosed either error or fraud. A mistake of that character being impossible, the president was at once alarmed.

"I see," I said.

"The bank detective was immediately summoned and he stated with some confusion that he was familiar with the matter; that the Federal and local authorities had told him several days since to watch Parton closely but to say nothing to his superiors, a command which he was bound to obey. Parton was instantly called to the president's office and questioned. He was frightened, confused and finally broke down, but vehemently protested his innocence. The detective then brought to the private office from the teller's desk a package of new bills in the familiar wrapper of the bank. They were carefully inspected and it was decided that they were undoubtedly spurious. Parton was then arrested. I am sorry for him, for he promised better than that."

"This is interesting," I said, "for the man is interesting. I rather liked him. How about your intuitions now? Have you suspected him for a thief?"

"I thought little about him at first," replied Conners carelessly, "but, as all such matters appeal to me, I have thought about him since."

"To what effect?" I asked, smiling. "Remember your rule as to making up a conclusion and finding the facts to fit it. Is he guilty or not guilty?"

"You have not quite stated my rule," Conners laughed; "but I have not allowed myself an impression. I am as yet not sufficiently informed to justify it."

There came a faint tap upon the door.

"They always knock," he muttered. "Come in!" he cried.

Two women entered. One was tall, and dressed in black. She was elderly, evidently a widow, with an attractive face in spite of its expression of care, and now showing traces of tears. Her companion was scarcely more than a girl. I could see that Conners was startled, as I was, at her singular beauty. She was slight, petite, with golden hair and eyes of deepest blue. She also was dressed in black, but the dark clothes only enhanced her loveliness—their effect was not sombre, being lightened at the throat, and showing here and there an evidence of color.

The couple regarded us hesitatingly and with some embarrassment as we both arose to greet them. Then the elder woman came forward eagerly.

"Mr. Conners?" she said.

"Yes," responded my companion with a bow, looking at her inquiringly.

"Oh, Mr. Conners!" she exclaimed. "I am Mrs. Parton. My son, Edgar, has been arrested."

She gave way to a flood of tears, her face buried in her handkerchief. Conners instantly pushed a chair before him and assisted her to a seat. He then gave his attention to her companion, who displayed an increased confusion, standing helplessly at the side of the other. She was affected by the grief of the elderly woman, but, in spite of this, her gaze wandered about the room, resting curiously upon the ornamented walls, the draperies, and the strange appointments.

I felt that I should withdraw and made a motion to do so, but a gesture from Conners halted me. I was glad of an excuse to remain, and seated myself, accordingly, upon a sofa.

"Mr. Conners," resumed the lady when she had sufficiently recovered her composure to speak, "I have just seen my son in prison—a dreadful place. He is in deep distress and begged me to come to you."

"To me?" exclaimed Conners in surprise. He looked at me with a glance of inquiry, but I shook my head. I divined his thought, but the ladies were strangers.

"Edgar is all I have, and we are quite alone," the elder woman said. "We have few friends, and you have spoken kindly to him in the bank. He is suspicious now of such friends as we have, and did not know to whom to turn. He mentioned you, and then begged me to see you."

Conners became thoughtful. He looked upward with the expression so familiar to me.

"Did he mention the fact that I had an account at the bank?" he asked.

"He did," replied the lady. "He said that the account was a large one, and he knew that your resources were many. How he knew this I cannot tell, of course. There is no harm in such knowledge, is there?"

"A bad sign," I thought, as I caught Conners' eye. "This is exactly the aid a shrewd and cunning rascal would seek. He would send his mother and lovely young sister to play upon the sympathies of one who might powerfully influence the bank." I knew that Conners did not lack money, but I had not before suspected that his resources were such as this indicated.

"What aid did he request?" asked my friend at last.

"He did not say," replied the lady. "I fancied, at first, you were a lawyer. We, of course, must arrange in some manner for his defense. He is innocent, Mr. Conners—I pledge you a mother's word that it is true!"

I thought a mother's word exceedingly unreliable in such a case, and pricked up my ears as the young woman now spoke.

"He was attracted by your face, Mr. Conners," she said, "having often seen you in the bank. He has spoken of you to me many times. Once he paid you some money and immediately you returned two bills through the wicket; they were old and false. He was able to trace them and save himself loss, but your quickness so interested him that he never forgot it. 'I am innocent,' he said to me this morning; 'I am innocent, and Mr. Conners can help me.'"

My friend laughed shortly.

"I recall the circumstance," he said; "a year ago, too."

Again he was thoughtful and then his manner changed. I observed a sharp and awakened interest.

"But there is another reason why we appeal to you, Mr. Conners," said Mrs. Parton. "We have a friend on the police force, a man whom my husband aided years ago. I fancy he could not openly assist Edgar, considering the evidence, but he mentioned your name to us both. Edgar was quick to understand him."

"Too quick," was my mental comment.

"Ah," observed Conners. "Is your friend an Inspector?"

The lady made no reply, and Conners laughed again.

"I will help your son, madam," he said. "I am prepared to aid him by every means in my power."

"Oh, thank you!" exclaimed Mrs. Parton, again giving way to tears. "Forgive me, sir, but I am greatly relieved. I felt so helpless in the fact that there was no one

to whom I could appeal. I could have died with grief, and yet I could not bear the thought of leaving my boy. There is something in your voice that gives me a strange encouragement."

I felt it also; an indefinable something which told me that the appeal had touched Conners deeply and that it excited all his powers. I waited with renewed attention, conscious now that I was to see another manifestation of the wonderful ability of which I had had such ample proof.

Her Companion was Scarcely More Than a Girl

"He is a good son," continued Mrs. Parton with vehement emotion. "He is incapable of any crime. Ever since his father died he has been tender, solicitous and true. I know the partiality of a mother, and how often we are blinded to faults in those we love; but I cannot be mistaken here. He was ambitious, and industrious, and has risen to his position in the Eagle Bank without friends or influence. He began as a minor clerk in another bank, and, by merit alone, won the post of teller in the institution he is said to have betrayed. Why should he throw away his character in the beginning of his career when he had worked so hard to attain it? It was all he had."

I saw Conners' eyes flash; he looked at me with a strange expression and I knew that his first impression had come. When he spoke I was surprised at the emotion he displayed.

"Having the blessing of such a mother," he said, "I am sure he would yield only to some great temptation."

He looked at the younger woman from the corner of his eye, and continued:

"Tell me of him—speak freely, and tell me all you know of this. Let me know his habits, relations and hopes. Later I will see him at the prison, but you can tell me of matters of which he may not speak."

"It is so like a horrible dream," said Mrs. Parton. "That my boy should be arrested! He was engaged to be married shortly. Miss Allen—Louise Allen here—is his betrothed. She is an orphan and lives with her brother who has a men's furnishing store uptown. Mr. John Gordan, a fellow-clerk of Edgar's, lives with them, and it was through John that Edgar met Louise. John is heartbroken at Edgar's misfortune, and it is no consolation to him that he succeeds to Edgar's window at the bank. I saw his face at the familiar opening, as I stopped in with the hope of speaking to the president, and he was so full of grief that he could not look at me. Louise says he did not sleep at all last night, and came to the breakfast-table this morning looking as though he had lost a dear relative. We have no friend who is a lawyer, and did not wish to employ one, so certain were we that Edgar would not be long suspected. But John said this morning that we must employ counsel, and said that he would advise us to whom we must go. We saw Edgar at the prison meantime and he suggested that I come to you. Do you know of some one whom we may trust? It is so dreadful to be poor!"

She struggled bravely with her emotions and Conners came to her relief.

"Let me have your address, dear madam," he said. "I will see your son and later call on you. At present I doubt if you can help me more. Does Miss Allen live near you?"

"I live in the next block," said the young lady, speaking for herself. "Perhaps I ought to say, Mr. Conners, that John was afraid to interest himself too actively in Edgar's behalf, because he worked with him in the same bank. To do so might hurt him without aiding Edgar; and my brother, on John's account, was sensitive also. They thought I ought to stay away from both the jail and Mrs. Parton's until matters were a little clearer, but I am really glad I came. Mrs. Parton wished me to."

"You were formerly engaged to Mr. Gordan, were you not?" asked Conners. "Oh," he said, lifting his hand as she started, and then hung her pretty head, "we often have to ask questions, like a doctor, or a lawyer, no matter how unpleasant. You need not answer. I know it as though you had told me, and I could name the time you broke with him. But that is sufficient now."

She did not answer, although the color heightened in her face. Conners did not look at Mrs. Parton, but took the address she gave him and went with them into the hall toward the elevator. I waited until his return.

"I have a theory!" I cried as he reëntered.

"Indeed?" he laughed. "Then you must be a part of the investigating committee and help these ladies out. Will you come with me?"

"Certainly," I answered. "Where?"

"Several places, but first to the bank. They should have additional facts by this time, and we should know them since we are in the matter now in earnest. They will not refuse me, as you can guess, in view of what you have heard of my standing there. We can forgive young Parton his loose tongue, however, if he is guilty of nothing worse."

He made himself ready, meantime, and going to the elevator we descended to the first floor and entered the bank. Conners called for the president, and we were ushered into his private office. He was smooth, fat, bald and florid; he was also benign, regretful and prejudiced.

"I am glad some one is interested in young Parton's behalf," he said, when Conners had finished a careful statement as to his business. "If you design to procure him counsel we will be most impartial in the matter, although the crime is something to shudder at. Think of it! Counterfeit money dealt out through the window of a national bank—it is horrible!"

He perspired heavily under the mere influence of the thought.

"There is no doubt of his guilt," he continued, when he could calm himself. "The young man was caught with the goods on him, as Flury says."

"Flury is your detective," observed Conners.

"Yes, Jerry Flury."

"Your employees are bonded, of course, Mr. Jonas?"

"Yes, sir, and it covers this case," cried the president with emphasis. "We don't care about the counterfeiting; but it is our loss that interests me. The counterfeiting is a government matter, but his theft is ours. I don't care what the bonding company says."

"Who succeeds Parton, Mr. Jonas? You will pardon us, but we are interested, as I have said."

"Glad to help you," responded the president heartily, doubtless in recollection of the account to my companion's credit. "John Gordan has his position now—a worthy and reliable young man; a friend of Parton's—but all the clerks were his friends. They will be glad to repudiate him now. Such is the punishment entailed by crime."

"Are there any further facts?" asked Conners.

"Ample to settle all doubt," replied the president. "Parton's rooms have been searched and more counterfeit money found; also a part of a broken plate and certain engraving tools—not the plate with which this work was done, but a part of a poorer attempt. Parton was once a lithographer and an engraver of rare promise. The firm with which he once worked has been found. Such things always crop out in moments of emergency. He was searched at the jail and some important memoranda found upon the back of a card in his possession. Flury took a copy."

He handed Conners a paper which bore certain marks, as follows:

J. Harding.
No. 633,722. Fld. Mch. 18th.
Allowed. At last.
Bdwy Bank $5000. A.
Seamans Svg. $5000. M.

Conners copied the notations in his commonplace book and returned the sheet to Mr. Jonas.

"Counterfeiters usually work in company and the operation is by means of a gang," he said. "Could Parton have had confederates in the bank?"

"Good heavens, I hope not!" ejaculated the president with a start. "And yet, we never doubted *him*."

He touched the button of a bell at his desk in nervous haste.

"Tell Flury I want him," he said to a clerk who answered.

In a moment the bank-detective made his appearance, a short, thickset man, with a large mustache and the unmistakable air of the private police. He was dressed in the square-cut coat and striped trousers of his class, his stiff checked shirt and florid tie in keeping with his countenance.

"This is Mr. Conners, Flury," said the president, ignoring me and indicating my friend. "He is a customer of the bank and is interested in the Parton case."

I saw the detective covertly watching us. He knew us both as tenants of the building and doubtless the details of our offices and habits. His demeanor suggested much.

"There won't be no trouble," he laughed. "We nipped this thing early."

"Mr. Conners suggests that counterfeiters invariably have confederates, and we know that they usually work in gangs. That is a matter for the authorities, but I trust that Parton has no confederates in the bank."

"There ain't a man in the bank but what is as level as this floor," said Flury earnestly, his face flushing a deeper red. "Most all of them is in bed by ten o'clock every night, and them that ain't is simply in nice society, with dances and such. We know them all down to the breakfast-table the next morning."

"Who were Parton's associates?" asked Conners.

"Well, Gordan for one, and he throwed him down the minute he sees him dishonest. I gets the tip as to the engraving firm from Gordan. Of course he's sorry, as we all are, but that don't make no difference. Gordan is broke up over the thing, and although he gets Parton's window, he's that generous that it don't count. But I suspects," and the detective chuckled, "that he falls heir to the girl also."

"What girl?" asked the president.

"Parton is engaged to marry a young woman uptown that Gordan is sweet on. The fact is, Parton cuts him out, but Gordan is that broad-minded that it's all square with him, and he don't bear malice. It's your Christian kind that makes bank people safe, and Gordan's in that class. He stays honest, gets Parton's job and wins back his girl. It sure proves the rule that virtue is its own reward."

"You may go, Flury," said the president.

"Wait!" said Conners sharply. "What were Parton's habits before this trouble?"

"Best in the world, on the face," replied the detective. "No drinkin' and no gamblin' so far as I can find out. But he had some nights that we can't account for, and we learns this mornin' that he runs an account in the name of his sweetheart in another bank; a saver on Broadway."

"Do you suspect confederates?"

"The police and Federal secret people do. Of course he knows where the bills are made, and if we hadn't been so sudden we might have found the shop; but that wasn't my fault, and certainly it ain't my business." He shrugged his shoulders carelessly.

"Who searched his rooms?" asked Conners.

"The Washington secret service people."

"Were you there?"

"Yes."

"What was found?"

"Enough to fix him. Some tools in his bureau drawer, and some bills. There were moulds in his trunk, and several bottles of acid for etching. There was an old plate and a bundle of good paper."

"You Cannot Deny It," Returned Conners Coolly

"It looks bad," observed Conners gloomily

"Yes—or good!" laughed the detective.

Conners nodded his head, and, at a sign from the president, Flury withdrew.

"May I talk with Gordan?" asked Conners.

"Certainly," said the president. "I presume Parton's lawyer will see him in due time, but anything you may learn now will go to help the case in the end."

To my surprise, he seemed in no manner annoyed at this apparently gratuitous investigation, and my respect for my companion was necessarily increased. Evidently his account was large, since it procured for him such consideration. The president called his clerk, and gave instructions that some one relieve Gordan at his window, and in a few minutes the young man stood before us. He was a frank and good-looking fellow, but his demeanor was subdued and his countenance grave. He evidently suspected that we were officers or lawyers. Conners made no explanations but questioned him at once.

"How long have you known Parton?" he asked.

"We have been friends from boyhood," replied the young man.

"Intimate?"

"Yes, sir."

"Did you like him?"

"I loved him as a brother, sir."

"What prompted you to reveal to the officers the fact that he had been an engraver?"

Gordan flushed, looking steadily at the carpet.

"It was a circumstance with which I was familiar, and I thought it should be known. I knew that he wanted to keep the fact a secret and I felt that he was doing himself an injustice. It was sure to come out, and the sooner the better for him. Candor was all that could save him now."

"And you wished him saved?"

"Yes, sir."

"Notwithstanding the fact that he had interrupted your relations with Miss Allen?"

"That is an old matter," replied the young man with a look of surprise. "Did he speak of it?"

"No," said Conners.

"Then I shall not."

I saw a peculiar expression come into Conners' face. He half smiled, but said nothing.

"I would think Parton innocent, if I dared," continued Gordan with a furtive glance at the president.

"The observation does you credit," said Mr. Jonas.

"Thank you, sir," said Gordan.

"That is all," said Conners.

The young man withdrew, but I caught a parting glance at my friend, which I conceived to be one of dark malignity. Conners rose, and I did likewise.

"I am grateful to you, Mr. Jonas," he said.

"Not at all," replied the president, as he bowed us out.

"We will go to the jail," said Conners as we paused in the hall. "When we have seen Parton I can report progress."

"I hope so," I laughed. "Thus far you have learned nothing with which to comfort him."

He looked at me with his enigmatical smile; his face had upon it the expression that it had worn in the eventful moments of my previous experiences with him, and I grew thoughtful. But I could think of no reason for any confidence upon his part, unless he was satisfied as to Parton's guilt. My own theory had gone.

Upon our arrival at the prison we found that Parton had been taken into a waiting-room next to the office where he was in company with his mother and Miss Allen; they had come to see him, and were allowed an interview alone. But as we were ushered in, at his request, I noted some drawn curtains at a high window and felt sure that he was under surveillance. In a case of such importance no opportunity would be spared to secure evidence, and, doubtless, from behind the draperies a witness was listening to, and recording, any statement he might make which would be deemed important to the government. If Conners noted it his countenance gave no sign.

"Ah, thank you, Mr. Conners!" cried Parton, coming forward, while the two women rose from their seats. "My mother has told me how kindly you received her."

Conners shook hands with him. We seated ourselves and I had time particularly to observe him. His face showed the effect of his trouble and a night in custody, but he did not look a criminal. There was a certain refinement in his features, and a look about his eyes suggesting a resemblance to his mother. I felt an instant of pity for him, although certain of his guilt.

"How long have you known that you were watched?" asked Conners.

"Know it!" exclaimed the young man in surprise. "Why, my arrest came like a thunderbolt! I had not the faintest idea of any trouble until I was summoned to the president's office. I don't know now that I have been watched."

It was a careful answer, but his manner was disturbed and uneasy.

"You passed counterfeit bills through your window, and others were found among the moneys you had in charge; further bills, with unlawful instruments, were found in your rooms; you are an expert engraver, which fact you seem to have been reluctant to reveal, and you have large deposits in two savings-banks, one on Broadway."

I looked at him in surprise; Flury had mentioned only one. His mother looked surprised also.

"How did you know of this?" asked Parton.

"One account is to the credit of Miss Allen; the other to your mother."

"I do not understand," said Parton wearily.

"Flury mentioned the fact of one; I surmised the other. You may remember that I bowed to you twice in the past year as you came from two different institutions. Upon each occasion you carried a bank-book."

Parton said nothing.

"Your friend thought proper to mention your skill as an engraver. You should have anticipated him."

"My friend?"

"Gordan."

"D——n him!" exclaimed the young man fiercely, with a glance at the girl, who shrank away. "He has my place. Flury said that, too."

"Let us not be too hard on Mr. Gordan as yet," observed Conners. "I have certain curious memoranda here, with which you are familiar. Do you care to explain them?"

Conners drew forth his book and exhibited the copy he made from the sheet in the president's office.

"I do not care to explain now," replied Parton firmly. "I am pledged to silence. I do not deny the fact of the money."

"You cannot deny it," returned Conners coolly.

"Oh, Edgar!" exclaimed Mrs. Parton. "What can this mean? We have been poor, and you never mentioned the matter of any money to me."

"It was a surprise—I could not, mother," replied the young man.

"Let the explanation wait, madam," said Conners. "A pledge should be kept, and I do not think the worse of your son for his statement. We will speak of the counterfeit bills."

"I know nothing of them," cried Parton passionately.

"These bills have been passed by you for weeks."

"They have not!" he cried.

"There is no doubt of it," replied Conners. "Perhaps you did not know it."

The young man made a gesture of despair.

"The bills were remarkable in character," continued Conners, "and you might well be pardoned for not knowing it, if you are guiltless."

The young man made another gesture, looking toward the girl.

"You have no business here, Louise," he said. "This is my mother's place, perhaps, but you did not know you were engaged to marry a felon. The more quickly you desert me the better. I deserve it."

The girl went white about the lips. She looked piteously at Parton, and then at us. Her suffering and embarrassment were so apparent that I turned away.

"I do not know what this means—your having money," said Mrs. Parton, "but you can explain it, I know. Louise is a true girl. She does not believe you guilty. Do you?" And she appealed to the girl.

Miss Allen said nothing, and I could see that she was on the verge of collapse.

"I think," said Conners, "that Miss Allen would prefer to speak with Mr. Parton alone. I have nothing further to learn here, madam. I think, myself, that the matter of the deposits can be explained, and Miss Allen owes no sort of statement to any one while we are present."

The girl looked at him with a gratitude so intense that he gave her a smile of encouragement.

"Come," he said to me. "We must hunt for evidence outside, and to-morrow I shall hope to have something to say to the authorities."

Parton did not rally under this statement and bade us good-day with a demeanor that was almost sullen. Both women were weeping on his shoulder as we left the room.

"Well?" I said, when we were in the corridor.

"Well?" he replied, imitating my speech good-naturedly.

"Good-Evening," said Conners

"How about your intuitions? You know about it now?"

"Certainly," he responded. "I know the guilty person and we have seen and talked with him. But I am slightly puzzled over the question of proof."

"I feel sorry for the girl—yes, and the mother, too."

"Both are entitled to some sympathy," Conners observed dryly.

"You might induce him to confess," I said. "It may lighten his sentence, providing, of course, he informs on his confederates. Otherwise I do not believe in a compromise with criminals."

"Nor I," he said, "and there will be none in this case."

"Where do we go now?"

"Back to my rooms to wait until nightfall, and then I could take you on a trip that promises some excitement. But you are a man of responsibilities and I should dislike to lead you into danger. Counterfeiters are dangerous people and object to being interfered with."

"Don't let that deter you," I said eagerly. "I can take care of myself."

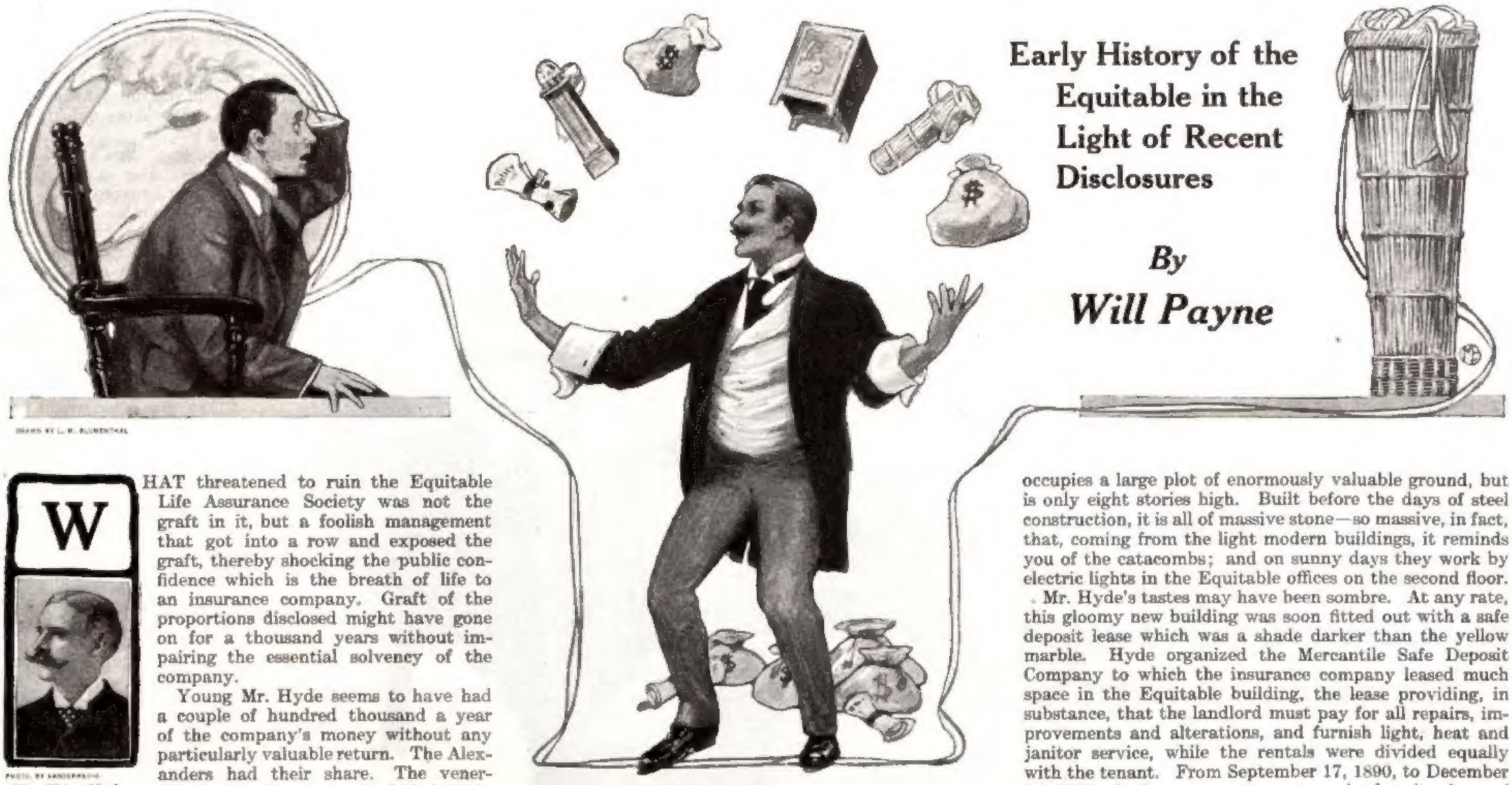
He laughed, but said nothing, and we were shortly back in his familiar quarters.

He lighted a cigarette and stretched himself at ease on one of his couches, his hands clasped behind his head.

"Let us suppose Parton isn't guilty," he said. "It is a supposition a professional officer would never indulge in from the admitted facts. But I know that he is *not* guilty, and hence my task is an easy one. It is because I know that he is not guilty that the task of finding the offender is easy, too. With a vision obscured by error or prejudice, one's perspective is limited; mine is not. If Parton is innocent, some one immediately connected with him is guilty; this must be so. The whole story is told by the fact that incriminating articles were found in his room. Grant that he is innocent, and what does that suggest? The fact of the bills being passed by him is not of itself significant. In the haste of paying them out he might well fail to note their character. I say in the haste, for, being an engraver, and an expert teller, he would have detected them in time, anyway. Consequently, they were supplied to him daily and surreptitiously. Grant him innocent, and what does that suggest? It follows,

(Continued on Page 21)

Wall Street and the Public Money



Early History of the Equitable in the Light of Recent Disclosures

By

Will Payne

WHAT threatened to ruin the Equitable Life Assurance Society was not the graft in it, but a foolish management that got into a row and exposed the graft, thereby shocking the public confidence which is the breath of life to an insurance company. Graft of the proportions disclosed might have gone on for a thousand years without impairing the essential solvency of the company.

The Elder Hyde, Founder of the Equitable

Young Mr. Hyde seems to have had a couple of hundred thousand a year of the company's money without any particularly valuable return. The Alexanders had their share. The venerable Senator Depew received his $20,000 a year. There were others. But there was a world of money to pick from—a whole ocean to fish in. The company's income was seventy-five millions a year. The beef trust, handling billions of pounds of product annually, needs only a quarter of a cent a pound to make its refrigerator-car monopoly very profitable. The life-insurance exploiters needed only half of one per cent. of the company's income.

It was when the scandal shocked public confidence and, as Vice-President Tarbell points out, the income for a single month dropped $8,000,000, that ruin loomed ahead. Economically considered, therefore, the crime against the Equitable was not the graft, but the silly squabble which exposed the graft. Policy-holders may, I believe, rest assured that the new management will at least take the economic point of view.

The Frick report and the report of State Superintendent Hendricks pointed out that the company was perfectly solvent; but the graft—or collateral reward system—had begun with the Equitable's beginning forty-six years before, and had been in active operation ever since.

By going back to the beginning we shall be able to appreciate the mental attitude toward this system of Hyde, Alexander, Beers and others who, from time to time, have been accused of grafting and who have always put on a look of surprised and injured innocence.

Henry B. Hyde was only twenty-five when he left the employ of the Mutual and founded the Equitable. He was by no means rich. Mr. Alexander, the pastor's brother, took the presidency of the new company, Hyde, who was really the worker, taking the vice-presidency. His salary at first was only $1000 a year, which was not increased to $3000 until 1862. At the end of 1874, when the company was a very flourishing concern with $26,000,000 of assets, Hyde's salary was only $7500 a year. But in the beginning—when Hyde, be it remembered, owned but a minority of the stock—he made an agreement with the company that, in addition to his salary, he should receive annually two and a half per cent. of the accumulated surplus. Probably this was neither unfair nor immoral, for upon him the success of the venture depended. In 1864, for example, his salary was $3000 and his percentage under the agreement $16,999; in 1870, his salary was $7500 and his percentage $34,598.

The basic idea of compensation in proportion to the growth of the company appears to have taken a firm hold of Mr. Hyde's mind. At the same time it was necessary to advertise that the company was strictly mutual in the sense that all earnings above seven per cent. on the $100,000 capital stock belonged to the policy-holders. In 1874 Mr. Hyde deemed it impolitic to demand a renewal of his percentage agreement, and his salary was raised to $37,500 a year. The following year his percentage, if he had continued the agreement, would have amounted to $63,822. So the directors voted him a bonus of $20,000 in recognition of his liberality in not demanding a renewal of the agreement. There are those to whom this looks like graft, but see how innocently it came about!

Mr. Hyde and his company had been prosperous. He had picked up the capital stock, which was originally placed in rather small lots, and now held a majority. The company erected the huge pile of the Equitable Building at No. 120 Broadway. This structure, just off Wall Street, occupies a large plot of enormously valuable ground, but is only eight stories high. Built before the days of steel construction, it is all of massive stone—so massive, in fact, that, coming from the light modern buildings, it reminds you of the catacombs; and on sunny days they work by electric lights in the Equitable offices on the second floor.

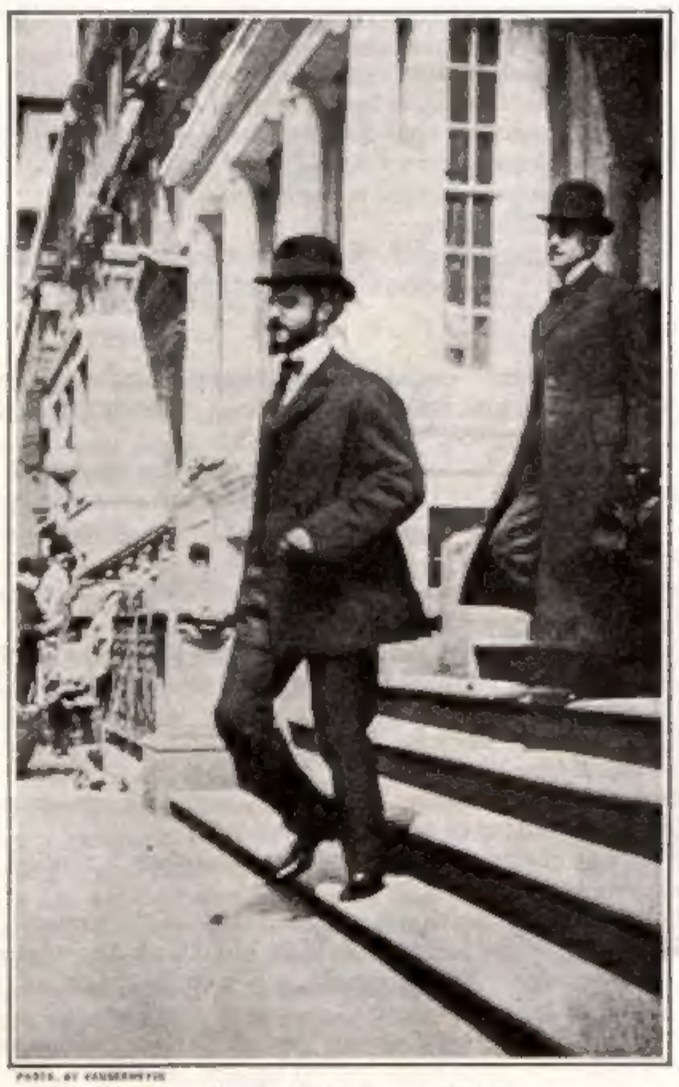
Mr. Hyde's tastes may have been sombre. At any rate, this gloomy new building was soon fitted out with a safe deposit lease which was a shade darker than the yellow marble. Hyde organized the Mercantile Safe Deposit Company to which the insurance company leased much space in the Equitable building, the lease providing, in substance, that the landlord must pay for all repairs, improvements and alterations, and furnish light, heat and janitor service, while the rentals were divided equally with the tenant. From September 17, 1890, to December 31, 1904, the insurance company received as its share of the rents $483,373, and expended on the vaults, boxes, etc., $479,909, to say nothing of the cost of light, heat, water and janitor service. State Superintendent Hendricks observes: "It was manifest that the society suffered great loss." But Mr. Hyde's safe deposit company was able to pay dividends of 29 per cent. a year. The original lease was signed for the insurance company by Henry B. Hyde, but the supplemental and renewal leases were signed by J. W. Alexander and William Alexander.

The company then bought a building in Boston, and Mr. Hyde improved it with a safe deposit lease under which the first $100 of rental went to the insurance company, the next $16,000 to the safe deposit company; then, if the income exceeded $16,100, the insurance company got half until its share amounted to $20,000, when all its rights to the rentals ceased. Result, the insurance company realized 1.58 per cent. on its Boston investment; the safe deposit company paid 18 per cent. dividends.

Naturally, Mr. Hyde became a firm believer in the safe deposit business. The company invested in a St. Louis building. Mr. Hyde looked after the safe deposit end under a lease whereby the Equitable received as rent $100 a year from 1886 to 1894, and $300 a year from 1895 to 1904. The Equitable realized 1.86 per cent. a year on the book value of its St. Louis building—which, by the way, was much less than the actual investment—but the safe deposit company did handsomely. In 1902 the Equitable was considering the sale of its St. Louis building. Obviously, persons not engaged in the life-insurance business would scarcely care to invest in a building that carried one of Mr. Hyde's safe deposit leases. So, in order that the lease might be canceled if the sale was made, the Equitable bought in the safe deposit stock at $250 a share.

Young Mr. Hyde has dutifully defended these transactions on the ground that his father risked a large sum in developing the safe deposit business at a time when nobody else was prepared to go into it, and that by taking over the New York venture he furnished one of the Equitable sub-companies with some money that it needed. Certainly the elder Hyde's gains in the safe deposit industry were proportioned to any risk he took. He controlled both the insurance company and the safe deposit company—the former as trustee for many confiding policy-holders; the latter as a personal undertaking. It is rather awkward for his memory that his investment as trustee turned out so poorly, while his personal investment paid so handsomely.

The safe deposit leases, in cruel fact, have all the earmarks of plain, old-fashioned graft—the simple, unimaginative Uncle Josh Whitcomb sort. Enough other instances in this line could be discovered to make up one of the company's neat little booklets.



James Hazen Hyde Leaving His Home

Editor's Note—This is the second of a series of papers by Mr. Payne on Wall Street and the Public Money.

Young Mr. Hyde invented nothing in the safe deposit line. He raised his own salary as vice-president from $30,000 in 1901 to $75,000 in 1902 and to $100,000 in 1903. He increased the salaries of four personal clerks 155 per cent. in four years. The Equitable Trust Company and the Mercantile Trust Company, both controlled by the Equitable Life, voted Mr. Hyde salaries of $12,500 each, and the Commercial Trust Company of Philadelphia, also controlled by the Equitable Life, kindly chipped in $2500 more, making $127,000 a year of Equitable pay-roll for the young vice-president—who spent about half his time abroad, and would, some persons opined, have been worth double the money to Equitable policy-holders if he had spent it all there. He charged up the cost of his Cambon dinner, $12,800, to the company, and various other expenses, which, in view of his liberal compensation, his private purse might have borne.

The venerable Senator Depew received a salary of $20,000 a year from the Equitable. The equally venerable Senator Platt was personally overlooked, but his son's law firm makes something of a specialty of insurance business. The salaries, of course, were all duly and properly authorized. The board had a sub-committee on salary, and this sub-committee reported

"We have made a careful examination of the subject and decide that, in view of the greatly increased labor and responsibility, the salaries of the president and vice-president be increased $25,000 per annum."

The sub-committee which, after careful examination, came to this conclusion, was composed of Chauncey M. Depew—who knew by experience the terrible weight of responsibility that went with his own salary of $20,000 from Mr. Hyde's concern—and Valentine P. Snyder, president of the National Bank of Commerce, in which the Equitable was largely interested. Mr. Hyde's dummy directors were duly impressed by the conclusions of their painstaking sub-committee, and its recommendations were adopted.

It is not necessary to go very deeply into the "J. H. Hyde and Associates" underwritings about which such a pother was made. Hyde, Alexander and other Equitable men joined in underwriting bonds which were later sold to the company. The total disclosed profits to the "Hyde and Associates" syndicate were only $200,000—a mere bagatelle. In only one of the transactions did the Equitable meet with an actual loss on the securities which "Hyde and Associates" underwrote—and afterward bought for the company. In all the other cases the company merely got less profit than it was morally entitled to. We have seen that the elder Hyde's safe deposit ventures took away none of the company's capital. They always let it keep the buildings, and even earn a little net income from them. The point is that this method did not impair the company's essential solvency. It merely diverted a modest share of its earnings.

The Grand Arcade of the Equitable Building. The Legend Under the Large Mural Decoration is "Vigilance and Strength Guard the Defenseless"

The A B C of the Theory of Insurance

IT IS not the little graft that makes possession of a large life-insurance company seem so desirable in Wall Street. It is control of the immense hoard of the public's investment money. In recent years the complexion of life insurance has changed, and all the emphasis has been thrown upon increase of this hoard. The business of the big companies has ceased to be primarily that of insuring lives and has become that of attracting savings deposits. Henry B. Hyde took a foremost part in bringing about this important change—a change which has given the big companies the position they now occupy in Wall Street. When the gentlemanly life-insurance agent calls upon you here is about what he says:

"With this policy you don't have to die to win. If you do die, the company pays the policy. If you are alive at the end of twenty years it gives you back what you have paid in. You see, it's like depositing your money in a savings bank and having your life insurance thrown in."

The thing presents itself to the ordinary man as a sort of gift enterprise in which he can't lose, and in which he may win—by living out the twenty years and getting back his money after having had his life insured for the period.

Now, a life-insurance company may give away large sums to a few insiders and be perfectly solvent; but assuredly if it undertook to give away money to 600,000 policy-holders it would soon be bankrupt. Of course, it doesn't give away a cent. The business of insuring lives is one of the safest in the world, because, while nothing is more uncertain than the duration of a single life, nothing is more certain than the average duration of a large number of lives. The company cannot tell how long you, aged 35, will live; but it can tell just what will be the average life of 100,000 men aged 35. The average life will be a little less than 32 years.

If you, aged 35, will pay an old line company $385.37 in a single premium it will agree to pay your heirs $1000 at your death; for the $385.37, with compound interest, will produce $1000 by the time of your death if you reach the average expectation of your life, and all the lives that the company insures do, taken together, reach the average expectancy. Of course, few people who take out life insurance wish to pay the whole premium in a single lump sum at the beginning, so the premium is divided into annual, or semi-annual, installments—which, with compound interest, will amount to the face of the policy at the average time of death. The mortality tables show, too, just how many of the 100,000 men will die the first year, how many the second year, and so on. There is absolutely no guessing or risk about it on the part of the insurance company, provided its policies cover a sufficiently large number of lives so that it gets the benefit of the average.

Now, if 100,000 men aged thirty-five should get together and each of them should, during his lifetime, deposit about eighteen dollars a year in a savings bank which allowed three per cent. interest on the money in its hands, the fund thus created would be sufficient to pay $1000 to the heirs of each man at the time of his death—as well for those who died the first year as for those who lived sixty years. The eighteen dollars, roughly, is the actual cost of insuring a man, aged 35, for $1000.

That is life insurance—and first, last and all the time it is the basis of every policy issued by an old line company. In every policy the company charges you, first of all, with a sum which, at compound interest, will produce the face of the policy at the average time for death. All the twenty-year life, endowment, gold bond and what-not investment features are grafted on this proposition.

Main Offices of the Equitable Life Assurance Society

You take out, say, a thousand dollar twenty-year endowment policy, which means that the company insures your life for twenty years and agrees to pay you $1000 in cash if you are alive at the end of this term. To insure your life for twenty years costs the company less than to insure it for your whole life, because its insurance risk terminates at the end of twenty years, and out of 100,000 men so insured a certain exactly ascertained proportion will be living at the end of the twenty years and the company will have to pay nothing on their policies. So, at age thirty-five the company will insure your life for twenty years for a yearly premium of $15.60 for each $1000 of insurance. To this, for the endowment part, it simply adds such a sum as, improved at compound interest, will produce the $1000. For the twenty-year endowment policy at age thirty-five you pay, in fact, an annual premium of $51.22, against $15.60 for the straight life insurance.

It should be added that your twenty-year endowment is a "participating" policy and that the straight twenty-year life policy is "non-participating." Under the non-participating plan, the company pays simply the face of the policy, and the holder has no other claim or benefit, but the participating policy entitles its beneficiary to share ratably in the surplus. The old line company whose rate-book I have used for the purpose of these illustrations estimates that the $1000 twenty-year endowment policy will receive, in addition to the face value, $400 as its share of the accumulated surplus of the company. But the point here is to make it clear that the company, under every form of policy, always charges you, first of all, the cost of the insurance. It then permits you, under its endowments and what-not, to deposit money for investment with it at about three per cent. compound interest. As a matter of fact, under any form of policy, you do have to "die to win." That is, if you live out the average expectancy of your life, the money you have paid to the company, with interest, will equal the amount it pays your beneficiary. As for the company, the average expectancy is realized on the whole bulk of its business, so it neither wins nor loses; but simply collects from the 100,000 men the same sum which, with interest, it pays out to their beneficiaries at their death

There is no better human institution than life insurance In the whole field of economics there is no better item than the $110,000,000 which the "three giants" alone paid out to policy-holders last year. What it must have meant to thousands of households any one can imagine. I think everybody, not a capitalist, ought to insure his life. I even think he ought to take a "participating" policy, under which he pays the company more than the cost of the insurance, so that he will have loan and surrender values to fall back upon for the purpose of saving his insurance in time of stress.

Custodians of Savings

BUT, by the radical change mentioned above, all the big life-insurance companies have made themselves, and are making themselves increasingly every year, the custodians of a vast amount of purely investment or savings money, collected over and above the cost of insurance from millions of men who, in very many instances, meet the payments only by strict self-denial.

In the first place, there is a nasty taint of false pretense upon the collection from the people of this vast amount of savings money over and above the cost of insurance. In the main, it is not honestly represented to them for what it is—namely, a pure investment added to the simple life insurance, which is what most of them primarily want

All old line life-insurance men scorn the "assessment" companies. Some reason for their scorn is found in the collapse of scores of such companies. The pure assessment concern simply collects from its members the amount of its losses as they accrue. Of 100,000 men, aged thirty-five, less than one per cent. will die the first year, but the proportion of deaths to those surviving will increase every year. Thus the actual death losses the first year will be small. It is mostly the comparatively young who insure. So, while an assessment company is growing vigorously it is able to give its members the benefit of about first-year cost. If anything happens the cost to the surviving members naturally increases rapidly, and it may fall to pieces.

Old line men always agree that this is an unsound basis; but the old line companies,

(Continued on Page 16)

The Lady and the Ladder

By Harrison Rhodes

The Annals of an American Countess

IX

TO WRITE and say that she would be either Lady Remerton or the Duchess d'Artannes! Mary smiled indulgently as she put her hands on Pauline's shoulders and bending down kissed her on the forehead. "I don't think I want to change my mind, dear," she said.

"Not want to!" exclaimed Pauline, her whole body suddenly stiffening with surprise and curiosity

"No," said Mary softly and she blushed a trifle. "You see, I may have another proposal to-morrow."

"What fun! Who is it? De la Rochelle or Sir Evelyn Crawford? But then you'd be only a countess or a baronet's wife!"

"No. Neither of those."

"Not—not Lord R——?"—a distinguished name to which women of several nations then aspired in vain trembled upon Pauline's lips when her stepmother interrupted her.

"Mr. Erskine," she said quite simply.

Pauline's reply to this was to begin to laugh.

"How funny!" she managed to say. Then, controlling herself at last, she continued: "But that doesn't make any difference, does it?"

"I might want to accept him."

"You're not—you're not in love with him, are you?"

"I've known Hugh so long," was the reply, not quite direct. "Ever since high-school days. He was so handsome then. Don't you think he's good-looking now, Pauline?"

"I suppose so," was the girl's answer. "I never thought about it, somehow."

"I've always liked him very much. But he never seemed to care much for me, till now."

"He hasn't got a penny."

"But I have," replied Mary. "Besides, he will make plenty of money soon enough. Speculators are like that."

"But you would have to go back to Chicago to live," said Pauline sharply.

"Yes."

"And you'd hate that."

"I don't know. I wouldn't have to stay there all the time. That would be deadly, I admit. But, you know, Pauline," she went on, somewhat as if she were talking to herself, "this all seems like a dream sometimes. Perhaps I wouldn't be happy if I should wake up. Then again I might get awfully tired of the struggle—we haven't really got there yet, you know—and the money mightn't hold out—one always keeps wanting more. I think, sometimes, I'd be happier back where I belong and where I really understand things, living quietly in Chicago with a husband and with children. Children, that's the thing, Pauline," she said softly. "And they ought to be Americans—don't you believe that? I'm homesick sometimes; I suppose that is what it all comes to."

"What do you expect me to do?" inquired the younger woman in a tone that brought her stepmother out of her reverie. "Go back to Chicago?—because I wont."

"Won't?"

"Yes, won't. It seems to be pretty plain—as plain as I am—that I'm not for marriage. You don't think I can stay alone over here, do you?"

"No, of course, I've always meant to stay here till you were settled. But I think, with all the excitement of those men proposing last night and expecting Hugh to propose now, I must have forgotten to think," confessed Mary.

"Then think now," said her stepdaughter. This was the old masterful Pauline, the child of whom her father had been afraid, of whom his widow had thought with dread as she waited alone in Drexel Boulevard before his funeral. "You haven't any right to do this. Wasn't I left in your care? Didn't you promise my father—you have told me the story yourself—that you'd look after me? Now you want to marry a stock-broker who's gone broke and take me home—I won't go, I tell you!"

The girl burst into a fresh torrent of tears. But she cried not because her spirit was broken, but because it was roused and angry. Quickly she controlled herself.

"You like d'Artannes better than Lord Remerton, I think."

"Perhaps."

"Then you will marry him."

There was a pause. The morning breeze, stirring more as the dawn brightened, flapped the pink curtains and let in the gray day. When Mary spoke it was as if she pleaded for mercy to Pauline.

"I ought to tell you, dear," she said, "that I shall want terribly to accept Hugh when he proposes."

Looked at Mary's Photograph Every Morning

"Then you must make a sacrifice," was the stern reply.

"I've tried to do everything I could for you, Pauline."

"Have you made any sacrifice? You've come abroad; but you liked it. You've tried to get me into society, but you liked that. We've spent our money, my father's money, which would have been mine except for you; and I haven't seen you disliking that much. You say you feel a duty to me. And now when the one thing comes which would fix me properly—or as near properly as is possible—in life, you won't do it. You pretend it's a hardship to become a Duchess. What rot!"

"I think we should marry for love," said Mary faintly.

"Did you marry my father for love?"

Mary winced.

"You married him for his money. Oh, you liked him and you made him a good wife! And goodness knows I don't blame you. But, if you could do that, I guess you can marry the Duc d'Artannes."

"Unless I can get him to marry you——" began Mary.

"Don't!" cried Pauline. "It's humiliating enough for me as it is! If he doesn't marry you, he will not marry me, he will marry——" The girl paused, and then a flash of instinct seemed to reveal to her how to complete the sentence. Her eyes blazed: "He will marry Alma!"

"Yes," said her stepmother, in almost frightened tones.

Pauline turned on her.

"Do you know anything? Did he say anything?"

"He said—well, it was when I was telling him how nice a girl you were—he said that he understood that Miss Lester had just as much money."

"He sha'n't marry her, he sha'n't!" screamed Pauline. She was standing up now and she stamped her foot.

"Be quiet!" pleaded Mary.

"She said the other day that sometimes she thought she might marry abroad—that she was always being urged. I could have hit her. He sha'n't marry her!" The girl's voice rose almost to a scream. Then, suddenly, she was on her knees by her stepmother's feet with her head in Mary's lap and, with the odd little air of childishness which often followed her violent outbreaks, she said:

"Mother promised Pauline that Alma shouldn't have him!"

Mary patted her head gently as though it were a little child's. Is it foolish to imagine that at this moment she thought of the little Martha who had died so long ago? Her eyes were wet, that is some evidence. One must remember, too, that mothers show their affection in strange ways, and give their children oftener what they want than what is good for them. Mary bent down and her lips touched for a moment her stepdaughter's mouse-colored hair. The little Martha's had been gold, but perhaps through tears the colors look alike. Finally she rose and went to a desk in the corner under one of the candles with pink shades.

Here she sat, and here she wrote to the Duc d'Artannes as remarkable a communication as ever a French nobleman in pursuit of an American heiress has received.

"Dear Monsieur d'Artannes"—it ran—"I have been thinking over what you said to me to-night and what I said to you. I see things a little differently now, so I am writing. We have decided, Pauline and I, that you are too nice to let go out of the family. Your offer of marriage is accepted, though there couldn't be a wedding till October at least. Getting clothes, etc., etc.—you know. But at that time either I will marry you, with an income of ten thousand pounds a year, or Pauline will marry you with twenty. I believe I understood you to say that either of these arrangements would be satisfactory. Will you, however, send a line in confirmation—that is the right way to put it, isn't it? In any case, you may consider yourself engaged.

"Yours sincerely,

"Mary Whiting.

"P. S. If you need some money now for the creditors I will arrange for that. It is only right that you should have some, since we can't very well announce our engagement, and I understand that, if it were announced, you could easily borrow. No one would understand, but it's a real engagement all right. Only we must keep it absolutely secret. To tell it wouldn't be quite kind to Pauline, I think, and she may be your future wife.

"M. W."

X

DURING what there was left of that fateful night our heroines managed to get a little sleep. At ten, Mary, ringing for coffee, dispatched her note to Bolton Street, where the Duc d'Artannes was lodged. At eleven a telegraph messenger brought his answer. It is worth recording, if only to prove that the modern Frenchman is quite capable of acquiring an idiomatic knowledge of the English tongue. All which that young gentleman wished to say in reply to her singular offer of betrothal he condensed into one cheerful word of London slang. This was the telegram:

"*Whiting, 1001 Curzon Street, W*

"*Right-o.*

"D'Artannes."

A useful word—the Duc sent it also by telegram to an aspiring and lovely actress—just then in the chorus at the Gaiety—in reference to an excursion on the river, with lunch at Great Marlowe, that day. This is perhaps a sidelight of no importance upon his career. It shows, however, into what a happy frame of mind approaching marriage had put him.

After the processes of bathing and massage had somewhat repaired the ravages of the night, Mary, armed with this document, sought Pauline, by this time also renovated to a certain extent. Waving the telegram in its red-brown envelope before her stepdaughter, she announced:

"My dear, we are engaged."

Pauline made a curtsey—not a very graceful one—and murmured:

"Madame la Duchesse."

Then her absurd pedantry concerning matters of good form overcame her.

"But really, mother dear, I don't believe duchesses use the first person plural. Only royalty, I think. And the King says 'I' in private life, you know."

Mary began to laugh.

"I'm right, you know," said Pauline indignantly.

"You're not, my dear. What I meant was I am engaged and you are engaged—so we are."

"I?"

"Yes, you."

"To whom?"

"D'Artannes."

"Oh, no!"

"Yes, really."

"And you?"

"I'm engaged to him, too. No, he's not a Mormon, Pauline. I've arranged for one of us to marry him in

October. He leaves it to us to decide which one. We have secured an option on him, as they say in business."

"You're crazy, mother!"

It must certainly have seemed so. To dissipate the impression Mary explained, as tactfully as the situation allowed, the character of her note to d'Artannes.

"It's degrading," cried Pauline.

"It's good business!" replied the one who had begun the business. "They look at things that way over here So must we."

"But how?" asked the girl, going straight to the heart of the question, "am I to get the money?"

At this Mary seemed embarrassed. She fidgeted with a book on the table. When she spoke it was with the unmistakable air of a person detected in a fault.

"I had a plan."

"Which was?" came relentlessly from Pauline.

"To put my money in with yours." Mary got it out at last.

There was for an instant the silence which ought to follow the disclosure of such guilty secrets. Then Pauline spoke. Her voice was still harsh and her manner rough. Yet one must ask the reader to forget this: all through her life the girl had lacked every outward appeal to sympathy. Neither love nor even liking had been poured out too freely on her, and at her best she was an odd mixture of bitter and a little sweet. This moment was the best.

"Do you think I'd let you?" she asked. "I'm not quite capable of that. Do you think I'd take all your money so that I could be a duchess while you went back to Chicago without a penny? It wouldn't be fair, or decent, or—anything."

"I'd have a husband to support me."

"Could he? You've expensive tastes, my dear. You like luxury better than I. No, it's too great a sacrifice; I've done nothing to deserve it. I've been horrid to you often and I expect I shall go on being horrid. So I won't accept it."

"You'll accept the other sacrifice? You'll let me marry d'Artannes?" protested Mary.

"Yes, because I don't think it is a sacrifice. I don't understand much about love, I'm afraid. I believe you'd be happy. Or perhaps it's just my being horrid. No, I won't give that up. You must marry him."

"Or we must raise the money."

"We're better at spending it," said Pauline with an air of ending the discussion. "We'd better not buy two trousseaux, I suppose. But we shall have to decide by September, or the dressmakers will fail us."

Mary wanted to cry, rather she felt that she ought to want to—but at this she laughed.

"Well, I'll get a trousseau anyhow," she said.

* * * * * * * * *

Mr. Erskine passed the day in such a state of buoyancy as he had not experienced even when he was on the right side of a market rising like the Great Geyser of the Yellowstone. By good luck, the sun shone brightly, and all the morning he drove to and fro on unnecessary errands in hansom-cabs which he gayly overpaid. He was not renewing his youth—he felt that he was having it for the first time. The fact that his letter of credit was now reduced to a thousand dollars, and that this represented nearly all his worldly goods, counted as nothing. The future he saw all rose, and La Salle Street a mere playground, an El Dorado where he would quickly pick up the fortune he had lost. In fact, he blessed the loss of money and of health which had driven him abroad last April. It had given him time for a vision of what his life might mean with the constant sunshine of Mary's presence, and the world had somehow shifted its axis. Mary herself, though the honest gentleman did not altogether realize it, he saw from a different angle. A nice little woman she had always seemed in Chicago. But this simple, gay creature, with her harmless little affectations of Anglomania, perfectly dressed, glittering with jewels, and received with delight—and no questions asked—by so many English people of the highest rank and fashion, was a new person.

Hugh Erskine was American, democratic and unsnobbish. But the gorgeous pageant of the London season had not failed to impress him more than he knew, and there is no man who is not brought to a fuller appreciation of a woman by the appreciation which other men give her. The relict of Henry T., however charming, living in simplicity and retirement in Drexel Boulevard, is one thing; a lady of the highest London fashion, pursued by Important Personages and continental noblemen, is another. A Chicago widow, like other people less important in modern life, is sometimes not without honor save on the Lake Shore Drive.

So much of Mr. Erskine's psychological processes may be explained to the reader. Hugh himself knew little of them. He only felt that, though yesterday he scarcely knew what he thought and planned about Mrs. Whiting, to-day he earnestly meant to make her Mrs. Erskine. For the furtherance of this purpose he presented himself in Curzon Street at four, his eye gleaming and his cheek glowing from excitement—and from an excellent lunch.

"Madame la Duchesse"

He was not in the habit—as has been indicated—of proposing marriage to ladies, and he had no very definite idea of the air they assumed when they knew what was coming. Yet he had imagined something—and something different from the listless and pale appearance of Mrs. Whiting as she came into the drawing-room. Some encouragement indeed he took from her telling the butler that she was at home to no one else, but her first speech to her caller was not inspiriting.

"How are you, Hugh?" she said, giving him her hand. "I telegraphed you not to come. I suppose you didn't get it."

"My address to-day has been a hansom-cab. I didn't feel like staying at home. But has anything happened? Shall I go now?"

"A good deal has happened," said Mary. "But you don't need to go now you're here."

"You said I could come."

"Yes."

"And propose."

"You can propose if you want to, Hugh"—the speaker smiled rather wanly—"but I can't accept."

The plunge from the pinnacle on which he had spent the morning confused Mr. Erskine.

Wrote the Duc d'Artannes a Remarkable Communication

"I thought—I'm a fool, I guess—I thought perhaps you cared for me," he stammered.

Mary looked at him gravely, then she spoke:

"I do care for you, Hugh, very much. But I have my duty to Pauline."

"Oh, hang Pauline! Marry me."

"I would, Hugh, except that I'm engaged to somebody else."

"You're engaged! Were you yesterday, when you said—when you let me—oh, Mary!" Mr. Erskine paced down the room in pained surprise.

"Hugh," said Mrs. Whiting in a plaintive voice, "you haven't got a million dollars, have you?"

The man stopped in his walk and turned to face her.

"No," he said, "but I wouldn't expect you to marry me till I was able to provide, and that will be quick enough. You didn't think I wanted to marry you for your money, did you? Why, I'd hate the idea of our spending old Henry T's cash. I'd rather you gave it all to Miss Whiting. I'll get you a million dollars if you want it."

"Could you, Hugh?" The question was eager.

"Yes, when I get back to America where the real money is."

"I would break my engagement then," said Mary.

Mr. Erskine looked at her curiously, and his face grew a little stern.

"Hasn't the other chap, your fiancé now, got money?"

"No, only debts."

"But you'd be willing to give him up and take me if I was rich? Well, what about me? I shouldn't be dead anxious to be married because I'd got money myself."

"Oh, Hugh, that isn't it! How can you?"

"Who is it you're engaged to now?"

"I can't tell you."

"Are you in love with him?"

"No; I like him, but I'd rather break the engagement."

"Break it, then."

"That's just it," explained Mary, looking rather as if she were about to cry. "I can't unless I have about a million dollars, and how am I to get it? I don't know anything about business, and if I don't have it by September I shall have to marry him."

"What do you mean?" asked her companion sharply. "It sounds like blackmail. What are these sharks over here trying to do to you? Can't break your engagement? You fetch the man to me and I'll break his neck."

He threw his shoulders back as if he suddenly found his London coat too tight. Mary looked at him and felt that perhaps it would be a comfort some day to have him break somebody's neck for her—he seemed at the moment quite capable of doing it well. Then she remembered that, so far as the Duc d'Artannes' neck was concerned, they wanted in any case to save it for Pauline.

"Thank you, Hugh," she said; "I'm glad you would do it if I wanted to have you. Now listen and try to understand. You won't understand; what I really mean is try to trust me. I can't explain the thing to you. It wouldn't be quite fair to somebody else—there, you see, I can't explain. Won't you help me without understanding? You're a man of business. Take over the management of my property this summer and make me a lot of money. I don't care how you do it. Speculate—buy wheat or railroads. No, don't buy railroads! We've got now such a lot of stock in that horrid Peoria and

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A Cycle of Cathay

By Vincent Harper

Wherein "Holy Joe" Makes and Breaks the Amalgamated Laundrymen

"Holy Joe"
Created a Sensation by Traversing the Parish on His Internationally Significant Bicycle

LIKE many another astute statesman, the Reverend Joseph Aloysius McCann, curate of Seven Dolors Church, and the best known man in the lower East Side, was an opportunist. Being an idealist and, on the sub-mental plane, a mediævalist, Father McCann no doubt indulged, in moments of unusual poetic ecstasy and in a purely speculative way, in dreams of an ideally "greater" New York, solidly Celtic, whose entire adult male population voted the Democratic ticket and piously abstained from meat on Fridays. But, unlike too many reformers, whose programs are apt to be unworkably Utopian and blissfully academic, "Holy Joe" McCann shrewdly realized that it is a situation and not a theory which confronts the lovers of humanity in "De Ate" assembly district, and, accepting the palpable fact that both Providence and the American Constitution do permit all sorts and conditions of men to exist, he set about bringing them into the Kingdom of Heaven according to the Marquis of Queensberry rules.

Thanks to the catholicity of his views, the elasticity of his diplomacy and the simplicity of his faith, Father McCann remained serene when every other worker in that highly volcanic corner of the vineyard succumbed to consternation with each fresh invasion of undesirable immigrants from adjoining districts. All humans looked alike to "Holy Joe," and the more desolate, degraded or desperate the newcomers were the more the cockles of his heart seemed to warm toward them, the brighter twinkled those merry little eyes of his, the faster worked his resourceful brain developing measures, offensive and defensive, on their behalf.

When some malodorous and multitudinous children of Israel wormed their way into one end of O'Hanlon's row of dirty tenements, and the Irish fled at the other end, and presently the seed of Abraham increased and multiplied and waxed mighty in Seven Dolors parish, poor old Father O'Toole, the pastor, was in despair.

"Not at all, not at all, Father O'Toole," said Father McCann at the council of war held in the parochial residence on the morning after a self-appointed committee of the faithful had "cleaned out" a round dozen of Hebrew families who had ventured to invade a tenement opposite the very church itself. "Sure if ye'll diligate the care av our circumcised parishioners to mesilf, and appint me a com-mitty—*wid* power!—I'll lade the poor lost tribes be their noses, so I will, into the paths av dacincy, Father, and av paceful citizinship, Father, and av the Dimocratic party."

He was duly appointed a committee of one—"*with* power!"—and with results as well. Now, the Israelites of this particular dispersion were Russians mostly and pushcart-men exclusively, and "Holy Joe" saw in this fact an opportunity to bring about the *entente cordiale* which could alone enable him, later, to establish a *modus vivendi*. Also the plight of the pushcart-men offered Father McCann exactly the opportunity he had long been awaiting, to effect certain drastic reforms in the police precinct in which he lived (very much alive) and moved (very observantly and embarrassingly) and had his being—and such a pull!

With his plan of campaign fully developed, his chip aggressively displayed on his shoulder, and his scraps of ingratiating Yiddish well rehearsed, "Holy Joe" sallied forth to see what might be done for the reconciliation of the Jews, the enlightenment of the police and the solidifying of the Democratic party! Nor had he far to seek.

"Aha! Finnegan me foinest, I have ye this time!" cried Father McCann, suddenly emerging from the crowd that surged hooting and menacing around a score of pushcart-men whom Roundsman Finnegan was driving before him for the regular weekly imposition of a fine for violating the city ordinance which requires that a pushcart be pushed and stopped not. Finnegan touched his cap to his reverence, the large Catholic majority of the crowd beat a respectful retreat, and the caravan of bearded and hunted Israelites came to a standstill.

"It's the slapeless guardian of the law ye are, Finnegan—I don't t'ink!" remarked Father McCann. "Let ivery violator av the sacred majesty av th' ordinances beware av Finnegan th' Avenger—excipt thim as is ready to fix t'ings wid th' old man!"

"Ordhers is ordhers, Father," pleaded Finnegan apologetically.

"And common-sinse is common-sinse, and dacincy is dacincy, and graft is graft—ye pious elucidator av th' obvious, ye!" smiled "Holy Joe," stepping squarely in front of the blue-coated giant.

"See here, Finnegan, if it's your rale desire t'earrn your day's pay upholdin' the law, lave these poor divils go, and I'll take ye 'round the precinct and put ye wise on a scoore and more av policy-shops and opium jyntes and worse hells that is anxiously awaitin' th' attintion av the po-lice. Oh, me foxy lad, I'm on to ye! Come now, lave these innocuous descindints av Abraham starruve in pace, or I'll have ye broke—I will, Finnegan, as sure as taxes!—fur that dirty job ye done whin ye lift Spike Grogan off th' other day—and ye can tell th' auld man 'twas me that told ye, see! Here, Slavinski, me friend, lave Krakoffski push your carrt home fur ye, and you and Zillinski and Poniatowski come wid me—I've interprises av great pith and momint to discuss wid yese."

The conference was a protracted one. It resulted in the formation of the famous Pushcart Men's Union, with which was afterward affiliated the Federation of Street Fakirs and Brotherhood of Journeymen Pawnbrokers—at least, that's what Father McCann says came of it. What certainly did come of it was a solid Hebrew vote which, since it was known that it would be cast precisely as "Holy Joe" decided, gave that statesman sufficient power before the following election to oust the captain and otherwise improve the morals of the parish precinct. Also there came of it, to some hundreds of suffering children of Israel, a strange, new sense of hope and security arising from the consciousness that at any rate one man was their friend and champion.

But it was of a wholly unexpected result of Father McCann's labors on behalf of the Jews that the lower East Side was soon talking and to which "Holy Joe" himself still points with pride. It is the theme of uproarious comment pretty well all over the archdiocese among the clergy, and Father McCann has dubbed the incident "A Cycle of Cathay."

"Oh, dear, oh, dear Father McCann, it's yoursilf that's in fur it now!" laughed old Father O'Toole, lifting both his hands when "Holy Joe" met him in the passage on the morning after Father McCann had marched at the head of two hundred pushcart-men to the City Hall to present their bill of grievances to the mayor in person. "Wasn't I tellin' ye that it's killt ye'll be wid your tender solicitude fur th' oppressed?"

"And what at all is it this time, Father?" asked "Holy Joe," peering into the parlor.

"A haythen Chinee—Lord save us all!—come to ask ye to befrind the yellow divils that has insinuated themselves by the score into Seven Dolors parish," replied the pastor of that cosmopolitan ecclesiastical district.

"Saints aboove!" groaned "Holy Joe." "Sure, I've befrinded Jews, Turruks, infidels and Republicans—couldn't they lave it be at that, widout inthrojoocin' the Yillow Peril? But where is me friend the opium-scinted disciple av Confucius, Father O'Toole?"

"Oh, he's waitin' fur ye below in the basement, fur Mrs. Doogan wouldn't lave 'im come in be the front door—and it's Li Hung Chang's own brother he must be, fur ye niver see such satins and silks, and the pigtail av 'im raches widin an inch av the flure!"

Father McCann ran down to the dining-room, where no less a personage than Kwong Tai Lung, capitalist, and managing director of the syndicate controlling a dozen or more laundries, sat waiting patiently for him.

"A Haythen Chinee Come to Ask Ye to Befrind the Yellow Divils"

"Oh, hello, Kwong, it's yoursilf it is, is it?" said "Holy Joe," eying the Celestial suspiciously. He knew the Chinaman only by sight, and the Far East brand of "wise guy" presents psychological difficulties more subtle than those of the comparatively simple-minded lower East Side.

"You Flaleh McCannee—allee samee big fliend by pusheecalt man, no?" said Kwong.

"Allee samee me," replied "Holy Joe," dropping familiarly into colloquial Cantonese in order to put his visitor entirely at his ease. "But what's the ting-a-ling game now?"

Ting-a-ling? No savvy! Me come tell you be big fliend Chinese—allee samee pusheecalt man, eh? Amelican boys bad, eh? Bleak Chinese head, bleak Chinese window, bleak Chinese evelyting, eh? You be big fliend evely kind man, no? Too muchee rough house last night—so you come 'long now and be fliend poo' Chinese laundlyman, no?" pleaded Kwong coaxingly, and putting on his green silk skull-cap as he rose.

"Wan minute, if you plase, me shlant-eyed diplymat!" protested Father McCann, far too profound a strategist to be carried away by compliments. "Suppose that I did befrind the Pushcarrtmin's Union, Benai Jeshurun No. 1437, and that I am the proud founder av the Fideration av Dootch Delicatessen Dealers, and an honorary mimber av th' African Freedmin's Protictive Alliance, and Corrispondin' Sicretary—widout pay—av th' Amalgymated Order av Rooshian Shweaters, and the Prisidint av the Dago Orgin-grinders Mutual Binifit Association, and a charter mimber av Garibaldi Lodge av Bumb-throwers, and the chaplain av the Daughters av Dynimite fur the relafe av the widdies and orphans av deceased mimbers av the Brotherhood av Blashters—dooes it nicissarily follow that I must undertake to form a League av Chinee Laundrymin? Ah, me dope-dishtorted friend, it's the busy man I am, and this is me busy day—so g'wan now, and don't be saducin' me into joinin' no Highbinders Mafia for the nefarious purpose av boycottin' the Loyal Lagion av Irish Wash Ladies. Fur I tell ye shtraight, that befoore I'd have anny washin' done be your yellow scahs I'd descind to wearin' cellyloid collars and cuffs which don't nade no washin' that can't be done be the tip av the tongue! Oh, me poppy-poisoned friend, I comprehind the joobiousniss av th' Oriental mind, and don't ye furgit it—and, what's more, yese have no votes! G'wan now, and I'll maybe drop in to see ye some day nixt wake."

"Nex' week? Too much rough house now! Flaleh McCannee big fliend evely man—you come light away quick—me payee you big glaft!" insinuated Kwong seductively.

"Graft, is it, ye auld embryo Tammanyite?" roared "Holy Joe." "Sure, it's a pity yese are debarrud from the glorious privileges av Amurrican citizenship, fur ye have such a firm grasp av first principles, so ye have! But come on now, and I'll go wid ye and see what it is that's upsittin' the serenity av th' Oriental philosophers."

Attracted by Kwong Tai Lung's gorgeous silk attire, as well as by the spectacle of that picturesque gentleman walking arm in arm with Father McCann, no inconsiderable portion of the parish unemployed soon fell into line behind the high contracting parties, while the windows and fire-escapes along the line of march were quickly

crowded with spectators. By the time that the head of the procession turned into the side street in which the Kwong Tai Lung Company's premises were situated, the mob had become so great that more than one patrolman elbowed his lordly way to Father McCann's side with offers of protection, which were declined with sundry pertinent references to another variety of "protection" extended by the force.

The building recently occupied by the Kwong Company was a three-story old-fashioned brick dwelling. The company had turned the basement into a laundry, the first floor into offices, and the floor above into a restaurant. Rumor had it that the long black sign-boards with the gilt characters painted on them, and the festoons of crimson and yellow silk draped over them, indicated that the top floor had been turned into a Joss House—to the no little scandal of the faithful in the adjoining tenements.

"Holy Joe" had watched the establishment of this first nucleus of a Chinatown colony in the parish with considerable anxiety. It meant trouble. Not that his all-embracing sympathies knew any Chinese-exclusion feature, for his childlike mind, unlike the American Constitution, really believed in its principles; but Father McCann, of course, knew what the coming of John had wrought in the Mott Street church and was already beginning to do in other parishes as well. Also, as John has no vote, "Holy Joe" realized that his principal weapon in the defense of those who had no friend but him could not be used on behalf of these new protégées. He could not go up to Fourteenth Street and threaten "the old man" with a solid Chinese adverse vote, as he had done in the case of the Jews, the Armenians, the Poles, the Italians, and many others. And Father McCann knew his own sheep, and that all of them were not white, and that the off-color ones would no doubt adopt their own direct means of showing that they looked upon the advent of John with disfavor. But "Holy Joe" knew also the value of waiting for an opening.

It now had come. Kwong Tai Lung had seized the very psychological instant for trying to enlist the support of the "fiend of evely kind of man." When they turned the corner and beheld the Kwong Tai Lung Company's building, the head of that enterprising syndicate had only to point to the ruin before them—and "Holy Joe" was his. Every pane of glass in the front of the house had been smashed. Every huge lantern in the long strings of them that hung from the eaves to the pavement was a riddled and collapsed wreck. Every one of the thirty Celestials who slept in the cellar was now peering timidly out of the top-floor windows. And through the open and battered front door could be seen the wreckage within. John was decidedly the under dog after last night's "rough house"; and the under dog—even though he be a yellow one—had ever an ally and champion in the Reverend Joseph Aloysius McCann.

"Who done it?" asked Father McCann, addressing his parishioners sternly.

"Plug Minogue and Big Phelan and de Foist Avenyer gang, Fader," replied Mr. P. F. X. Mehan.

"They did, eh? And what patrolman had the beat at the hour av th' assault, do you know, Pathrick Francis Xavier, me gintleman av leisure?"

"'Twas Corrigan, Fader," replied Mr. Mehan promptly, the exigencies of his career having led him to make a careful study of the movements of the police.

"Corrigan, was it? Well, I'll take an early occasion to convey me compliminta to Mr. Patrolman Corrigan. Now, be off wid yese, ye all, and don't yese lave me find anny of yese coomin' around here fur to thry anny funny business wid me friend Mr. Kwong Tai Lung. Come, Kwongy, me sufferin' saint, let's have a look round the ruins av a once splindid fan-tan home of iligince."

They had a look around the ruins, and a treaty of permanent alliance was then and there entered upon between "Holy Joe" and Kwong. Within forty-eight hours Messrs. Plug Minogue, Big Phelan, and their associates from First Avenue elected to spend six months in retirement rather than pay the cost of repairs; Patrolman Corrigan was sent out to meditate on a lonely beat in Westchester County, with a loss of three months' pay and Father McCann, after collecting seventy-three dollars and forty-nine cents from the suspected faithful, was royally entertained at dinner in a sumptuous Pell Street restaurant by the grateful syndicate.

It was that memorable banquet that firmly cemented "Holy Joe's" and John's relations, and led to the infinitely more pretentious celebration in which many of the great Chinese companies united to do Father McCann honor. He was toasted by one orator after another, and was presented, during the birds'-nest course, with the Freedom of Chinatown, a handsomely engrossed testimonial, and a bicycle—nearly new! "Holy Joe," attended by yellow cohorts and white volunteers, rode home in triumph on his wheel, while Kwong himself bore before the returning hero the scroll of pink paper on which was inscribed the testimonial.

"Oh, ye'd have died laughin', Father O'Toole, if ye'd have heard thim spaches—all in pure Mandarin, av coorse, wid a slight cooley accint! I'm rusty in me Mandarin, but I ketched the drift av the remarruks. Wan shriveled-oop divil—the wan that presinted me wid de bike—made a turrible foine oration. 'Me frinds,' he says, 'we have wid us on this august occasion a gintleman av whom we is all proud, a man,' he says, 'who has done more fur the cause av th' opprissed,' he says, 'and the downthrodden,' he says, 'and the wage-slave,' he says, 'than anny four min iver done before,' he says. 'It is to Flaleh McCannee,' he says, 'that we owe the forrumation av the United Order av Amalgymated Laundrymin av Amurrica,' he says, 'and it is to his towerin' jaynius,' he says, 'that we are indebted fur the rules,' he says, 'and the regylations,' he says, 'that is to govern us all in the future,' he says. 'Hincefoorth no boss laundryman dassent lave anny wan worruk over twinty-two hours a day,' he says, 'Soondahs included,' he says, 'and ivery boss is required to furnish each and every man worrukin' under 'im at least three grains av rice fur dinner,' he says, 'wid wan roasted rat or two pickled mice,' he says, 'on ivery Washington's birthdah and glorious Foorth av July,' he says. 'And so far-rachin' was our founder's foret'ought and so sympathetic was his falin's fur the soapy-handed sons av toil,' he says, 'that he insisted upon forcin' all employers av journeymin to give thim a half-holidah on the twinty-ninth av Febyary ivery lape year,' he says, 'so that as long as time shall last the poor worrukin' man can enjoy wan day av rist and innocint pleasure ivery four years,' he says.

"On me worrud, Father O'Toole, it was the best continuous performance iver ye see. And just look at these iligint expressions av their distinguished consideration, will ye?" went on "Holy Joe," holding the carved ebony stick and unrolling the pink scroll. "This boonch av firecrackers here in violint eruption is me name. Thim barb-wire intanglemints all down wan side av the certificckit is the dazzlin' array av me virtues set forth in highly eulogistic terms. Thim others on th' other side is not th' artist's impressions av scrap iron, nor the rear illvation av Paddyrooski's hair, but an ipic pome intitled 'The Only Man That Naden't Have No Check to Get his Shirt'—and it's didicated to mesilf. And wid de foine sicond-hand bicycle they gave me I can hope to kape mesilf in fightin' trim."

It was that same second-hand bicycle that precipitated the crisis which came so near disrupting the happy relations so recently established. It is only fair to Father McCann to state that the hilarity with which the East Side and the reverend clergy heard that he had at last met the long-foretold wise one who would "do him," was a bit premature. It is true that "Holy Joe" fairly reveled in the flood tide of adulation which the oily-tongued orators among his latest wards poured over him; it is also true that, in all of his communications with the Kwong Tai Lung Company, Father McCann went even Oriental diplomacy one better in the matter of thickly sugar-coating his expressions of distinguished consideration; and, it must be confessed, that he certainly did purchase at its face value the gold brick which his new-made friends were graciously willing to let him have for a song. But when this has all been said, there is documentary evidence to prove that at the very moment that Father McCann was receiving oleaginous delegations from the Far East and delivering those famous orations of his on Universal Brotherhood and The Rights of Chinamen, he kept himself in close touch with Detective Delehanty, and otherwise read between the lines of the Honorable Mr. Kwong Tai Lung's euphuistic communications.

Kwong Made a Spring for the Door

Exactly three days after "Holy Joe" created a sensation by traversing the parish and disappearing in the direction of the Bowery and Fourth Avenue on his internationally significant bicycle, that fateful wheel suddenly, mysteriously and suspiciously developed into an acute situation, under circumstances so delicate that any one less a master of statecraft and the priceless uses of diplomacy must have curtly demanded his passports and abandoned the impossible situation to the ruthless arbitrament of war. Not so, however, the Reverend Joseph Aloysius McCann. With your born statesman's appreciation of delay, and your strategist's intuitive recognition of the value of developing the enemy's position and force without betraying so much as that one entertains the faintest idea that war is even remotely possible, Father McCann smiled, bade Kwong a rather more cordial farewell than usual, and then rang up the Central Office in Mulberry Street and got Delehanty on the wire.

The facts in the case were these. "Holy Joe" rode his new wheel through the park and up the Riverside Drive, in a conscientious and perspiring attempt to reduce his weight by thirty-five pounds. On reaching a distant place of refreshment, the good father left his wheel in the rack under the rear veranda, and viewed the lovely panorama of equipages on the drive and boats on the river, while cooling off preparatory to enjoying his modest little dinner. Somewhat stiff, but thoroughly refreshed, two hours later he paid his reckoning and jauntily descended to claim his pneumatic steed.

It was standing where he had left it, but alas! something had happened. The attendant informed him—

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Poor Richard Junior's Philosophy

¶ Strive strenuously; live gently.

¶ The indispensable man never knows it.

¶ Weather conversation never rains but it bores.

¶ Fortune never knocks at the door of Indifference.

¶ It is a long lane that has no automobile accident.

¶ When a widow is around, a little yearning is a dangerous thing.

¶ Don't cry over spilt milk. Very probably it was full of germs.

¶ A doctor of philosophy is generally a nervous man who hasn't any.

¶ Possibly municipal ownership may solve the ownerless cat problem.

¶ The club woman doesn't always hold her own. Sometimes he gets a divorce.

¶ Real doubt seldom hurts a man until he begins to lose faith in his favorite watch.

¶ There is a time for everything, and everything for the man who knows how to use that time.

¶ When love gets a camera that will make snap-shots by moonlight it will be able to photograph the ideal woman.

¶ If the expense of college sports keeps on increasing it may be necessary to cut out Latin, Greek and the other luxuries.

Business Talent at Washington

THE Government of the United States is the greatest business enterprise in the world, standing alone both for extent and variety of its interests. The Cabinet officers constitute its executive committee, each one of them being invested with immediate power over a large department in addition to his important advisory duties with regard to the whole undertaking. Obviously, therefore, this is a most responsible position, and in view of the trouble that a railroad has in getting a competent second vice-president or that a bank has in finding a satisfactory assistant cashier, it might be supposed that business talent of a calibre adequate to the discharge of a Cabinet officer's duties would be hard to secure.

Everybody knows, however, that such is not the case. President Roosevelt can, and does, pick out a new Cabinet officer before breakfast. A gentleman so greatly and variously accomplished that he can turn from law, lumber or railroading, master the immense and intricate business of a department, administer it for a few months, then press on to something else, is as easy to find, in Washington, as a cabman. Under the magic stimulus of a call from the White House, a man, for example, who never knew the difference between first and second class postage instantly projects his powerful mind over the affairs of the Post-Office Department and directs it with perfect success for the several weeks of his incumbency.

Every one remembers the singularly inquisitive admiral who wired, in reply to a command from his chief, "Who is Morton?" Not that it made any particular difference. The commands will now be signed with some other name, and perhaps, a little later, by still another—unless the President should decide upon the more economical and less confusing method of designating them by numbers instead of names.

A frequent change of pilots is not regarded favorably in private business. The practice of it at Washington suggests that administrative genius is much more common than has been supposed—or that the pilots are merely working dummy wheels and somebody else is really doing the steering.

Disappearing Barbarism

WE STILL have military shows; the young people, and not a few of the older ones, crowd to see them, and the gold lace and the bands set the spines a-tingling. But there's no doubt about it, the taste for that sort of thing is on the decline. It is going the way of the once almost universal taste for cock-fights and prize-fights. At one of the biggest military shows recently they fired the guns as usual, but they didn't let the men drop dead. "We can't make the battles realistic any more," explained the management. "The people won't stand for it." Apparently, instead of being thrilled nowadays by seeing men shot down wholesale, people are coming to be shocked and disgusted.

No doubt the growth of the humanitarian spirit is in part responsible for this change, and there must also be taken into account the education of the masses away from childishness. At bottom, the military spectacle is barbaric; and what is the barbarian but a child?

Thou Shalt Not Steal

IN THE business world there seems to be need of a sweeping and drastic repeal of all the many and ingenious amendments to the old law—"Thou shalt not steal!"

Observe that in its original form the law is as simple as it is brief. One has no use for a lawyer to assist him in interpreting it. A lawyer could find in it nothing wherever to pay the ingenuity for a fee. It makes no distinction between stealing that which belongs to one other person and that which belongs to the public. It takes no cognizance of the development of the corporate idea. It does not say "One shall not steal," or "A corporation shall not steal," or "Stealing may not be done, except for a good purpose or from one careless of or indifferent to or ignorant of the existence of his property." It does not except stealing done by agents or with the approval of human law. It simply says "*Thou*," and adds "shalt *not* steal!"

Sunlight and Health Fads

EVERY year brings its bit of evidence to show that health-fads are to physical well-being what get-rich-quick schemes are to industry. A dozen years ago a diet-quack advertised his system by declaring that those who practiced it so educated their stomachs that, in time, a saucer of rice would bring on acute indigestion. He had a host of disciples—who now remember him with digestions hopelessly weakened and perverted. The bath enthusiasts are learning that the exhilarating shock of cold bathing, often repeated, brings on a general exhaustion of the nerves in reaction, while much hot bathing debilitates the skin. Specialists in digestion are finding out that the chief effect of the water-cure is to weaken the stomach and intestines by flushing out the juices necessary to digestion. Exercise and fresh air themselves are very easily overdone.

The latest superstition to be laid is that sunlight is a universal curative. In his recent work on "The Effect of Tropical Light on White Men," Major Charles E. Woodruff, Surgeon in the United States Army, does much more than show that we of the North are weakened and destroyed by life near the Equator. He proves, or comes precious near to proving, that any race braves extinction when it migrates to a climate the natural result of which is a greater or less degree of dermal pigmentation. More than this, he shows that, even in his own climate, a man may suffer as severely by living much in the sun as by living little in it. He even questions the universal good of the much-desired "sunny, well-lit room." Nocturnal animals who never see the day are as well and strong as those who roost and wake in the twilight. The youths and maidens who have gone bareheaded through the past summers are now finding out that their hair has dried and lost freshness of color, and is even threatening to fall out prematurely.

All this is not to deny the value of diet and Christian cheerfulness, exercise, water, air and sun. Each in its way is invaluable, and the use of it may be greatly enhanced by wise cultivation. The important thing is to use none in excess, but all in natural conjunction. The human system is the product of billions of years of reaction upon environment, and nothing is more immediately disastrous to it than a sudden or radical change in a hereditary mode of life. Health, like wealth, is the result of slow, wise and temperate activity day by day.

A Declining Industry

ONE of the most popular and profitable lines of business in the United States is rapidly falling into decay. Evidence to that effect accumulates daily.

The industry in question consists of getting the monopoly of some public utility in a large city, generally by bribing the council, capitalizing it at from four to fourteen times the amount invested, and collecting enough from consumers to pay dividends.

It requires neither extraordinary business ability nor good character. Some very dull gentlemen have made large fortunes at it. Others who had personal acquaintance with the interior of penal institutions reaped dazzling successes. It was practiced in nearly every large city of the country. Everywhere it was amazingly profitable and as easy as milking a Jersey cow with a machine—so easy, indeed, that in many cases, after the monopoly was secure and the original quadruple capitalization floated, the captains of the industry, overcome by remorse at having let go too soon, went on and built superb superstructures of stocks and bonds, through leases and holding companies and the like, until the actual investment merely flavored the ocean of water. In certain notorious cases there was not even a flavor.

It was a magnificent field, but its palmy days are gone, never to return. Almost everywhere it is stricken with autumn, and in some localities there have been fearful frosts. The vote for municipal ownership in Chicago and the defeat of the gas lease in Philadelphia are only two instances out of many. Now the United States Supreme Court has upheld the New York law taxing franchises as real estate, and Gotham's public-service companies are called upon to turn over some twenty millions to the public treasury.

Morals are unpopular in high finance. Still, the moralist may suggest that some little self-restraint is not a bad or finally unprofitable thing in any relation of life. Researches of learned natural historians show that hogs generally come to a killing. It is just as well, for mere politeness' sake, to leave a few dollars in the till, instead of insisting upon scraping out the last copper.

These humble maxims are applicable to some other fields of business that might be mentioned.

Making the World Better

PROBABLY never before were there actually or proportionately so many people trying to find some way of benefiting the world. So strenuous has this spirit become that to not a few of us the word helpful puts a taste in the mouth like that of a dose of ipecac. Beyond question helpfulness is infinitely better than selfishness, but—well, conscious helpfulness, pursued with a pose of sweetness, gentleness and saintly benevolence, is a virtue that does drive many to excesses in the opposite direction.

Without seeking to discourage the assiduously and ostentatiously helpful, it may still be said that one should not forget that he cannot hope to do much good or much harm in the world—except to himself. To help the whole world, or the human race, or even the heathen, or even one's neighbors—these are huge, big propositions. To help one's self to be just and considerate—that, too, is a huge, big proposition, but not impossible.

Mental Diets

INVENTIONS are, one might almost say, under way by means of which sea-travel will be as rapid and as easy as the fastest land-travel now is—land-travel so swift that while one sleeps in his bed half a continent will be spanned, and men separated by thousands of miles will see each other and each other's surroundings as they talk wirelessly. It would be impossible to exaggerate the inevitable development from the marvels already discerned.

But it would be easily possible to exaggerate in certain directions the resulting benefits. The reason the child bred in small town and country surpasses the city-bred child is chiefly the dazing and deadening of the city child's mind by the ceaseless impact of impressions too swift and too numerous to be noted and digested. With the whole human race brought jam up against our eyes, with the roar of the whole world's activity bellowing in our very ears, there is danger that we shall see little and hear less.

It is not the quantity of food within reach which makes the body capable; it is the quality and the amount properly assimilated. Neither is it the quantity of available mental food that makes the mind capable; again, it is quality and assimilation.

How and Why We Ought to Swim

An Ancient Sport Which Should Be a Part of the Education of Every Modern Man

By Rex E. Beach

ONE-HALF of those given up for drowned, whose bodies have been recovered shortly after the accident, were not drowned at all, but might have been resuscitated had there been present one who knew what to do. Still more remarkable is it that twenty-five per cent. of the one-half who do really die in the water do not drown, but perish from shock, examination proving that instead of their lungs being full of water, thus leaving no breathing surface, the heart has ceased its action from fright.

Considering these facts and remembering that, although three-fourths of the earth's surface is water, nine-tenths of its inhabitants cannot swim; and, considering further the armies who yearly face the perils of open water, is it not criminal for one to remain ignorant of the simple knacks which may save a life? These mastered, why not learn to swim? It is simple. In Aristotle's days one who could neither swim nor read was considered a dunce, and it is regrettable that our standards are not so high.

I am reminded of a young bather who walked to the end of a pier and inquired the depth of the water. When told that it was eight feet he remarked:

"They say the best way to learn to swim is to jump in where it is deep. Here goes!"

He remained submerged so long that his friends said:

"He's a regular muskrat. My! It must be nice to swim that way."

They had given his exhibition but passing notice, being distracted by something else, but finally one of them missed him and, going to the edge, descried him lying on the bottom, starkly grinning up through the water. Thereupon the friend set up an outcry, but those on shore refused to be alarmed. His companion who could swim slightly had dived after the unfortunate, but was unable to bring him up, and nearly drowned himself.

By and by a youngster swam out from the beach and saw the body. He dived for it unsuccessfully, then a larger boy followed and they succeeded in getting it ashore, where, to all intents, it was dead, having been immersed nearly half an hour.

Resuscitation by Keeping at It

THERE was no sensible heart action, and all were for taking the body home save one who had recently read an article on resuscitation. About all he remembered was to "keep at it"—which, after all, is the keynote of the operation—so he laid the man face down with the forehead resting on his arm, and, reaching under his stomach, lifted until only the head and feet touched, working the body up and down several times to free the lungs of water. Placing the body on its left side, with a kerchief he grasped the tongue, which had fallen back, and drew it out, that it might not clog the breathing. Next he seized the right arm and shoulder and rolled the body on to its back and then on to its face again. He did this repeatedly, each roll backward and forward serving to distend the lungs, while at the same time his assistant pulled the victim's tongue well out, letting it back in rhythm to the other's movements

This was varied by placing the patient flat on his back with arms at the side, then raising them over the head in measured count—about eighteen to the minute—simultaneously aiding the respiration by pressure on the chest. Others chafed hands and feet, always rubbing *toward the heart*, but for fully an hour no sign of life appeared. Still the lad would not give up, even though the others were discouraged and had sent for a doctor some miles distant. At last, by virtue of sheer doggedness, the life was driven back into the victim, and to-day he is a healthy man.

It is not recorded whether he persevered in his method of learning to swim or whether he now refuses to risk himself under a shower bath without a life preserver; but the instance is given as one of an infinity of a similar character happening daily. Are not the remedies simple? No medicines, except a little knowledge and much perseverance.

Directions and Confusions

OTHER methods of resuscitation are many, but they are of a great similarity. In taking the patient from the water use all possible haste and gentleness. After being turned face downward for a moment, to clear the water and mucus from the windpipe, he should be treated as narrated above, and, as soon as the water has been thoroughly expelled, he should be stripped and dried, and, if possible, placed in the warmth with head and shoulders raised a trifle. Keep the body warm at the stomach and extremities, and always rub toward the heart

As to the method of rescue, it is a maxim that the rescuer should never approach a drowning person from the front, but should grasp him from behind, under the armpits or chin, and swim on the back, bearing the unfortunate one's face out of the water. If by accident you are seized, take a deep breath and sink, whereupon the other will instinctively let go and battle for the surface. In this it is assumed that the reader can swim

Many books have been written about swimming, showing elaborate, confusing diagrams and directions which no reader has ever understood, nor could ever follow.

During ten years' competition with the best swimmers of this and foreign countries, I have yet to see two men with the same stroke. As swimming is an exercise capable of great variation of detail, each person will develop his or her particular style. The stilted directions of most books are useless to a beginner.

I maintain that the first step toward learning is not to master the calisthenic, dotted-line movements in "one, two, three" style, on the bank, but is simply in learning to wet the face.

Paradoxical, perhaps you think. In reality it is the whole secret. Learn to overcome that repugnance to immersing your face, conquer that gasping weakness which comes over you when your head goes under, and the trick is done. From the moment one can breathe naturally the movements of propulsion will follow of themselves.

There is a principle of which one should feel confident before entering the water, and that is that the human body will not sink if the lungs are filled with fresh air. One will remain on the surface, and the knack is then to learn how to manipulate the head and face in order to get more fresh air. Even though immersed, if one lies still and holds his breath, he will rise, therefore there is no necessity to struggle for the top. In fact, this is the most difficult feat to learn, for it is an instinct with the beginner to battle madly. Another thing of which you must feel certain—your hair will get wet. Being reconciled to this last horrible premise you are ready to begin.

Select a pool of still water—a natatorium is preferable—wade into it until it is waist deep, then extend yourself face downward, feet together, arms extended over your head. The face should be immersed so that the arms extend along past the ears; the body, head, arms and legs forming one straight line. Do not raise the head out of water. For a brief moment the body will seem to sink slightly, but lie perfectly still in this position until it regains its natural poise, which is about nine-tenths submerged. The back of the head and shoulders will not be submerged.

Bring one arm downward in a slow sweep, at the same time rolling slightly to the other side, which will allow you to take your breath by turning your head so that the face emerges. This done, resume the first position with the face in the water, body extended like a log. Hold your breath for an instant and repeat.

The object of this exercise is to learn to breathe and to demonstrate that the body will float. Above all things do not make violent, hysterical motions which serve only to churn the water and tire you. Swimming is a graceful art, and the movements are easy, full and free. The head should not be raised for a breath by thrusting up the chin turtlewise, but by turning to the side, right or left, whichever seems the more natural.

Practice these simple movements slowly and with deliberation until you have overcome your repugnance to immersion and until the eyes can be kept open under water. By bending the knees, raising the head and shoulders, your feet will sink to the bottom, and you are standing.

A Graceful Art

THERE is absolutely no danger in this, and after several attempts you will become accustomed to the sensation of floating face downward, while the hysterical desire to thresh about and stretch the neck skyward will depart. In its place will come a measure of confidence.

When this simple knack of turning on the side for breath has been solved you have won. Thenceforth it will be a matter of the proper use of the limbs, which will come naturally. In order to gather confidence, it is well to have some one stand near while learning the first position.

The second step is learning the stroke, which will come very easily after one has conquered the fear of getting wet all over and has learned to be deliberate of movement.

All strokes start from the first position. The breast stroke is accomplished by raising the head until the chin is out of water, then bringing the arms from the extended position, backward and outward, in the arc of a circle, at the same time kicking much as a frog does. At the end of the arm stroke the elbows should bend and the hands be brought up along the body and thrust forward to position again. The movements must be slow, measured and smooth, both in the backward sweep and forward thrust. In breathing, turn the head to one side, which will prevent water splashing into the mouth. Progression will be

much faster with a deliberate stroke than with a violent, churning one, but the maximum of ease, grace and speed is found in the side stroke, which is less tiresome and equally simple.

Assume the first position, stretched at length in the water. Sweep the right hand downward, at the same time rolling the body to the left side, so that when the right hand has moved back to the hip, by turning the face upward and to the right slightly, it is possible to secure a breath. Having inhaled, lift the right hand from the water and carry it forward through the air to the original position. In raising the arm, its weight out of the water will nearly submerge the head and face. In fact, the success of this stroke depends upon its doing so, for the head, trunk and limbs should form a straight line at all times, being supported by the body's buoyancy and without muscular effort.

As the right hand begins its forward course, the left hand should be brought downward toward the body and the legs should be kicked. After the left arm has been brought through its sweep it should be passed up in front of the chest, by bending the elbow, and extended forward again, it being borne in mind that the body is on the left side constantly. Once the rhythm of the alternating motions is caught, it is simplicity, as the downward stroke of the left arm lifts the head and face so that the breath is taken at the instant the right arm moves through the air.

The Difficult Kick

The kick is the most difficult to explain, but once the swimmer has learned the arm stroke it will tend to regulate itself. Do not think about it at first, but perfect the slow, sweeping alternate arm movements, together with the roll for breath. Do not lift the head out of water by bending the neck. It should remain half submerged and the breath be taken as before described, by turning the face to the right and upward. In case it is more natural for you to lie on the right side, do so, bringing the left hand forward out of water and breathing on that side, the right hand acting as above described of the left. Having thus coaxed your arms into moving naturally, turn the attention to the kick, which should be accomplished by bringing up the knees, spreading the legs as in walking, then bringing them together sharply with a scissors motion. This will come of itself, once the arm movement and respiration are mastered.

Besides being easy and graceful, this stroke is very fast and has been used to good advantage by many of the speediest swimmers. In fact, the World's Championship for the longest distances at the Olympian Games in St. Louis were won in this wise last summer. A German won the one mile and one-half mile, and so easily and naturally did he swim with this stroke that even while boiling along at a record rate he playfully squirted mouthfuls of water at his next competitors, much to the amusement of the spectators.

Next, by a gradual change, we come to the spectacular double overarm or Trudgeon stroke, by aid of which the records for the shorter distances have been established. The position is the same as at the start of the side stroke, but in this the body rolls from side to side, and instead of the under arm remaining below the water in its forward thrust, the body is rolled over until it can be raised above the surface and carried forward through the air so that both have much the same movement as the upper arm in the side stroke. In other words, the arms are raised out of the water alternately during the recovery stroke. In order to do this, it becomes necessary to assume the first horizontal position and then lift the shoulders alternately, much like an exaggerated shrug. Do not hold the arms stiff. In the forward swing they should bend so that the elbow is the highest point, the muscles being relaxed and all joints free and loose

Graceful Development

In swimming, all stiffness and constriction of the muscles must be overcome. The benefit of this whole exercise lies in the promotion of sinuous, graceful development. In perfecting the Trudgeon, you may find it easier to hold your head out of the water as in the breast stroke, but as this means additional labor in supporting the added weight, most people find it preferable to lie low down, allowing the body to float by its natural buoyancy. The kick is the same as in the side stroke.

Doubtless in the reading these directions seem confused and hopeless, but beginning at the breast stroke and working upward through the others with a little perseverance they will solve themselves, and these three form the beginning and the end of the art, for all other strokes are built upon them. Learning these, one can accomplish the most difficult water feats that man's ingenuity has devised. It will be of great value to watch some good swimmer in the execution of these strokes for an illustration

To float, take a deep breath, turn upon the back, extend the arms above the head, hands together, toes extended. The body should be stretched to its full length, the chest thrown very high and the head turned *as far back as possible*. This position will bring the mouth high out of water. Lie perfectly still and breathe guardedly, by exhaling quickly and inhaling deeply to keep the lungs full. The head must be kept back to its farthest and the chin high in the air. Should the feet sink, a slight motion as though pedaling a bicycle will bring them up. From their lighter osseous structure and more even distribution of adipose tissue, women float better than men and are able to master more difficult feats in this line.

From the floating position, in a steady, strong motion, bring the arms downward and outward to the hips, flex the knees, spread the feet apart, straighten the knees and bring the feet together. At the same time, bring the arms up along the chest and thrust them over the head to the original position so that the body is as it was at first. Repeat, alternating the arm and leg motion, and you have a very pretty back stroke.

In learning to dive, bear in mind that the object is to enter the water with as little splash as possible. Select a take-off, or platform, a foot or more above the surface. Stand with the feet together. Then, with one motion, swing the arms from their natural position at the sides, up over the head till the hands meet, at the same instant project the body forward, striving to enter the water head first with the chin down upon the chest and not thrust forward. The attitude of the head has much to do with the position of the body as it finishes the dive, and by keeping the chin down—as well as by holding the knees straight, instead of allowing them to bend—the body will assume a graceful curve in its flight and plunge cleanly into the water. The three points necessary for a perfect dive are: feet together, legs straight, head down.

The Benefits of the Art

As to the question whether all of this is worth the trouble or not, no exercise brings the organs into use as logically as swimming There can result neither strains, one-sided development, nor specialized sets of muscles, as in almost every other pastime. This makes it particularly valuable for women, preserving symmetry and promoting grace

In this day we have come to rightly feel that if our lungs are strong and fine, the rest of our bodies will follow, and therein lies the grandest virtue of this exercise. Inasmuch as its success depends upon a free, full respiration, its greatest benefit accrues to the weak and narrow-chested A good swimmer with weak lungs is a paradox and as rare as the pterodactyl

I myself took up swimming after years of athletic training had developed deep, sound lungs, and yet three months of aquatics served to increase my chest girth one and one-half inches. Many more wonderful instances are of record among people who were not strong in the beginning

Scientific experiment, entailing the analysis of blood taken from athletes before and after exercising, has demonstrated that, of all branches of sport, swimming is the most beneficial, increasing the percentage of red corpuscles in the blood in a most amazing degree.

Wall Street and the Public Money

Continued from Page 9

which undoubtedly can give solidly-based insurance, do not send out their agents to write simple unadorned life insurance. A man aged thirty-five might pay the $15.60 a thousand for twenty years plain insurance on his life, and the $51.22 a thousand for the twenty-year participating endowment policy be beyond his income. The big companies do not urge the $15.60 policy; it brings no accretion to the horde of savings money which makes them such a power in Wall Street.

I wish it were possible to say exactly how much savings money—that is, money collected from policy-holders over and above the simple cost of pure life insurance—the "three giants" take in each year and the total that they now hold. It isn't, because their statements are not made that way. But their own literature shows that the "vast bulk" of their business contains some investment feature or other. The three companies took in for premiums last year over $200,000,000. The last statement of the New York Life showed that it had, as reserve, to provide dividends to twenty-year policy-holders, $25,000,000. The Frick report showed that, of the Equitable's $80,000,000 surplus, about $70,000,000 represented the accumulation of deferred dividends on its various policies.

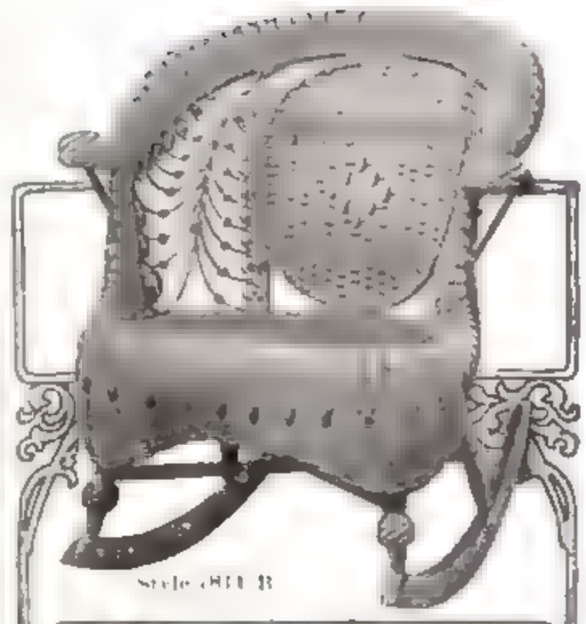
And the companies hold the greater part of this savings horde—whatever the total may be—practically without accountability. Henry B. Hyde is given credit for developing the "deferred dividend" plan. Originally, the companies paid dividends to policy-holders annually. Under the "deferred" scheme, they pay no dividends and make no accounting for them until the policy matures—usually twenty years. This is just as though you deposited your savings in a bank regularly for twenty years without knowing, until the end of that period, what interest you were going to receive, or whether you were going to receive any. It is needless to point out the grand opportunities for manipulation, extravagance and graft which such a system of deferred accountability offers

The public knows little or nothing about life insurance except what the agent says. And the agent never says anything about any form of policy except the "deferred" dividend style. True, any of the companies will write you a form of policy under which the dividends are payable annually—but, then, to the agent who turns in your application for that form of policy it will pay just half the commission that it would pay him if the application were for a deferred dividend policy. The standard commission to the agent is fifty per cent. of the first year's premium, twenty per cent. of the second, seven and a half per cent. of the third, fifteen per cent. of the fourth, and seven and a half per cent. of subsequent premiums to and including the tenth. In short, if your annual premium is $100, and you keep up the policy, the agent gets $137.50—provided it is on the deferred dividend plan; otherwise only half that. That is why the public never hears of anything but deferred dividend policies—or never did hear until the Equitable trouble came along

In view of the general public's dependence on the agent, this little matter of a sliding scale of commissions is a powerful factor in life insurance. For example, the mortality tables with which the companies work are based on the lives of white men, and the companies believe that a negro's life is a greater risk. Many of them feel that it would be impolitic to draw a color line—so their premium rates know no distinction between races; but they pay an agent only ten per cent. commission for a policy on a negro's life, against fifty per cent. for a policy on a white man's. Needless to add, the colored brethren are not bothered by the attentions of old line life-insurance agents.

It is not at all remarkable, in view of the helplessness of the great non-mathematical public in the agent's hands, that the companies have been able to do the "vast bulk" of their business on the deferred dividend plan. In fact, the life-insurance business is such a maze of figures that the able agent can do about what he pleases—or, let us say, what his conscience will permit.

Some time ago an unusually able agent sought the rather stony fields of Canada. He thoughtfully provided himself with



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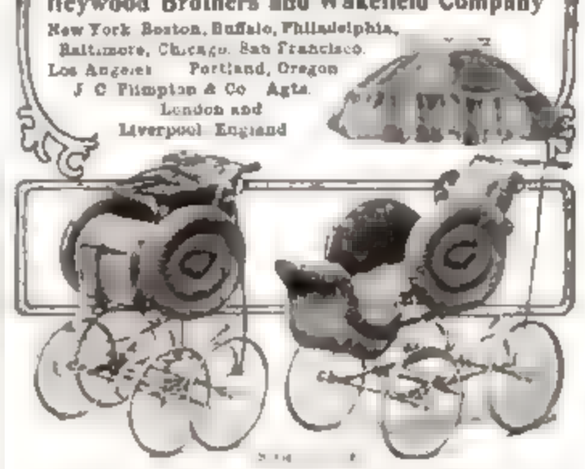

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Arthur Smith, of the Arlington Golf Club of Columbus, O., won the Western Golf Association Open Championship.

He played The Pneumatic Golf Ball of course. Score 278 for 72 holes. Result: Gold Medal and $150 in money. This was on a Wet Course.

Read what Smith says about it, in the Cincinnati Commercial Tribune of July 1st:

"The links just suited me, partly on account of the greens not holding well, and partly on account of its being hilly. There again my irons, The Pneumatic [illegible]."

July 5-6, at Homewood

Robert Simpson, of Riverside, Ill., won the [illegible] at the Western Golfers' Association Open Championship over one of the longest golf courses in the country—over 6000 yards.

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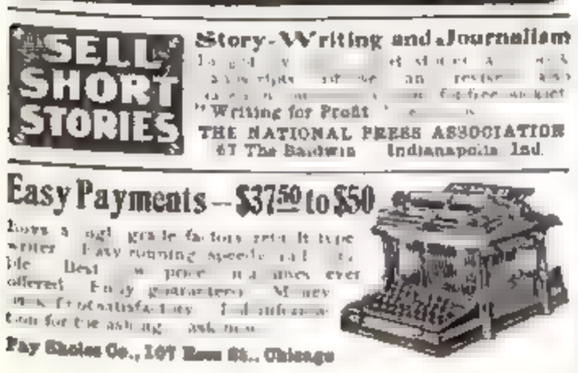


some business-cards showing that he represented the treasurer's department of a great life-insurance company; and, ignoring all small fry, he went straight at the leading bankers and financiers. Not to write life insurance. Oh, dear no! But to offer them an investment in the company's five per cent. gold bonds! You see, he came from the treasury department and had nothing to do with the vulgar business of writing life insurance. He told Mr Banker, confidentially, that the company's actuaries had made a sad mistake in computing the basis of the bonds, so that the company was bound to lose money on them. He then wove a few yards of figures which proved it, too. However, having offered the bonds, the company was prevented by law from withdrawing them within the year. Of course, they were saying as little about the bonds as possible within the United States; but it had occurred to them that, since they could not actually withdraw the bonds until the end of the year, some of them might be used to win the company a few friends of high standing and great influence over in Canada. So this agent was empowered to offer Mr. Banker—in confidence—$100,000 of these bonds, it being understood that, if the company favored him with this extraordinary investment, he would say a kindly word for it when the mere life-insurance agents came over and began drumming up business.

The Actuary's Dream-Book

Within a fortnight that agent had a commission account that looked like the surplus of a railroad, and one appreciative financier actually telegraphed him an urgent plea to use his influence with the company to get his allotment of bonds doubled. Of course the agent was simply selling the Canadians a life-insurance policy with an endowment and annuity tacked on—whereby they might get as much as three and a half per cent. on the large sums that they paid over to the company above the cost of their life insurance. It appears that, in the course of time, there was a comparing of investment notes among Canadian financiers, with the result that the precious gold bonds were looked into more carefully and some hard feeling and recrimination followed. The agent was taken to task and asked, severely, where he got those figures of "estimated results" with which he had favored the Canadian.

"Where did I get 'em?" he replied; "I got 'em just where the actuary gets his figures of estimated results: I dreamed 'em."

Under the deferred dividend plan there is no accountability for the money until the maturity of the policy—any, twenty years. To make assurance doubly sure, the big life-insurance companies, some time ago, went to the faithful legislature at Albany and procured the enactment of a law which prohibited any individual policy-holder from bringing a suit for an accounting. Such a suit will lie only when brought by the Attorney-General. Now, with no accountability whatever for twenty years, and under conditions of use of savings money that were disclosed in the Equitable case, a dream-book is about as good a guide as anything else as to what surplus you may expect when your policy matures.

This is the real bane of Wall Street's influence—that the policy-holders' money is used not for their benefit, but, without accountability, to give power to certain men and cliques.

Of the Equitable's $412,000,000 assets more than $25,000,000 is invested in the stocks of various banks and trust companies—a form of investment which, however secure, does not, as everybody knows, give a high return upon the investment. The First National Bank of Chicago is a fair example—one of the very best banks in the country. Its stock pays twelve per cent. a year, but sells at a large premium—nearly $400 a share. Hence, the Equitable's investment of almost a million dollars in this bank nets it only three per cent. For some years about $30,000,000 of Equitable assets have been kept as cash deposits in various banks and trust companies. This money brings in only about two and a half per cent. In fact, the average return last year was only two and a quarter per cent.

Again, at the last statement, the Equitable had over $20,000,000 loaned as collateral. These stock exchange loans always go at the lowest rates. For months—at this writing—the call rate has averaged only two per cent., and the time rate little over three per cent. When it is remembered that New York savings banks earn for their depositors over four per cent., and pay that, it is obvious that here is a great amount of money which might be made to earn more for the policy-holders. But then it could not give so much power in the Street to the people who manage it.

When the Equitable was Strapped

Consider the Equitable Trust Company investment. The Equitable Life owns a majority of the stock of the trust company and deposits largely with it. The life company's investment in the trust company's stock, and the average amount it kept on deposit there in 1904, amounted to $17,370,000—all policy-holders' money. The trust company paid twelve and a half per cent. dividend on its stock and it paid the life company two per cent. on its deposits. Thus on the investment of $17,370,000 the life company realized in dividends and interest combined $399,182, or 2.3 per cent. This arrangement may have been very good for the gentlemen who run the trust company, or for minority stockholders in the trust company, including some Equitable insiders; but it wasn't very good for Equitable policy-holders.

Yet all this time the Alexander-Hyde management was highly pleased with its bank and trust company tails and with its huge cash fund. Four years ago—before the row, of course—President Alexander wrote Hyde: "I am glad you are watching the bank (one of the company's concerns). We must perform some coup and increase its size and importance. Also in the case of the Mercantile (the Mercantile Trust Company, still another tail), I would like to buy a couple of trust companies and double up that concern."

Possibly the policy-holders who would furnish the money wouldn't like it so well.

Two years ago, when securities were "undigested" and bonds were offered cheap, Alexander wrote: "We would be buying a good many things were it not that we are so strapped for money. . . . All this is very annoying, because if we had five or ten millions to invest now we would make a great deal of money."

On the date of this letter the company had on deposit $36,399,789, or quite twenty millions—instead of only the five or ten that Mr. Alexander mentions so regretfully—more than it had any real use for as a life-insurance company. In 1903, out of thirty life companies, the Equitable realized the lowest rate on its invested assets. But they liked it in Wall Street.

None of the big life companies realizes as much as the savings banks; but they are all pretty popular in the district overlooked by old Trinity. We shall see presently that the sense of trusteeship, the idea of accountability to a lot of deferred policy-holders, has been expressed rather more keenly in life-insurance literature than in life-insurance management; and that the Street has taken certain proprietary interests in the life-insurance business for some years.

What Eggs are Made Of

THE white of an egg is nearly seven-eighths water, the balance being pure albumen. The yelk is slightly less than one-half water. These figures apply approximately to the eggs of turkeys, hens geese, ducks and guinea-fowls.

To show how nearly alike the eggs of various domestic fowls are in respect to composition, the following figures are given by the Department of Agriculture:

Hen's egg—50 per cent. water, 16 per cent. "protein," 33 per cent. fat.

Duck's egg—46 per cent. water, 17 per cent. "protein," 36 per cent. fat.

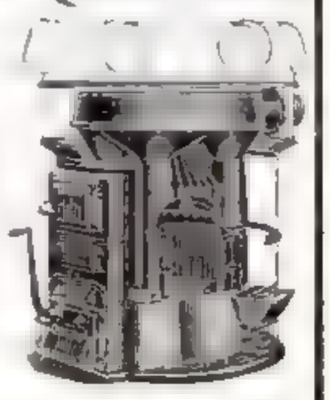
Goose egg—44 per cent. water, 19 per cent. "protein," 36 per cent. fat.

Turkey egg—48 per cent. water, 18 per cent. "protein," 33 per cent. fat.

It should be explained that "protein" is the stuff that goes to make muscle and blood. Fat, of course, is fuel for running the body-machine. Thus it will be seen that eggs, though half, or nearly half, water, are extremely nutritious, containing all the elements required for the building and support of the human body. But the old saying that an egg contains as much nutriment as a pound of beefsteak is far from correct. It would be nearer the fact to estimate a pound of eggs as equal to a pound of lean beefsteak in nourishing power.

A Vital Question

The Furnace That Heats Your Home



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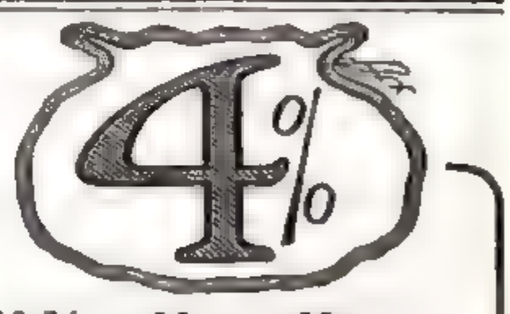

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A Cycle of Cathay

(Concluded from Page 13)

politely enough but firmly—that they had been looking for that wheel for over a month—yes, he needn't make a row about it, and it would be better to give it up and own up and shut up, than to compel them to take less pleasant measures.

"And that's the way it is, is it?" laughed "Holy Joe," rubbing his little hands with a delight that amazed the gentleman in buttons. "Oho, me obsaquious worshiper av the Yillow Dragon, I have ye now! I t'ought all along that there was some funny business back av this blissed bike that was too new to be sicond-hand and too old to be new! So, you've been layin' fur me, have ye, Willie? Well, me boy, there's no nade av me tellin' ye I'm Father McCann av Seven Dolors Church, fur wid me lookin' loike a Sheepshead Bay bartinder or a Weehawken politician in this jersey ye wouldn't belave me, but if anny av the boys in the stables is Catholics at all I'll maybe find some wan av 'em who knows the signs av grace under the skin av a priest. And joost you wait till I'm done wid this matter—that's all!"

More than one of the grooms proved to be an old acquaintance of Father McCann, so that when Delehanty arrived about nine o'clock he had nothing to do to clear his reverence's skirts from the unpleasant charges implied in having been found in possession of the lost wheel, but devoted his attention exclusively to getting certain details in connection with the case, with which it was intended to make things interesting for Kwong later. On the way downtown, "Holy Joe" and the detective outlined the proposed plan of campaign, the latter's direct methods yielding to Father McCann's more circuitous ones. Delehanty went so far as hinting that the Honorable Kwong would pass that very night in duress, but "Holy Joe"—no mean casuist, and not one easily to be robbed of his rights in so delicious an opportunity to compass both justice and the ends for which the funny bone was created—would hear of no such undiplomatic and discourteous measures

"Lave 'im to me, Delehanty, me boy, lave 'im to me, and whin I sind fur ye ye'll nade no witnesses, fur I'll have me ball-bearin' friend so thwisted up be his own pigtail that he'll furgit his religious thrainin' and tell the trut' widout knowin' it."

The fun began as soon as "Holy Joe" stole back into the parish on foot. In an unguarded moment he told Mr. Bartholomew O'Hara, who was taking the air in front of his "place," what had occurred—and in an hour the parish knew. That was enough. Father McCann had at last met his match! "Dem foxy Chinks done Fader dirt, see? Dat bike wat dey give 'im was on de queer, an' Fader McCann was pinched by a mounted policeman in de park, see?"

Also the reverend clergy, in ways of their own, gently rubbed it into their fallen brother.

Father McCann heard, but held his peace. Nor was he idle during those next thirty-six hours. He had repeated conferences with Delehanty and with the rejoicing owner of the recovered bicycle; he made frequent visits of a most amicable nature to the offices of the Kwong Tai Lung Company, sometimes to see Kwong himself, but at other times when he knew that only the horde of coolies would be there. So cordial were the observable relations between Father McCann and his newest parishioners that, on the next day but one after the unhappy incident of the bicycle, another love-feast was arranged, this time to be served at "Holy Joe's" expense. The banquet surpassed the previous one—in several respects.

"And now, me friends," said "Holy Joe," responding to the toast of "Our Host," "the pleasant jooty devolves upon me to expriss in a few words my rale object in extendin' this intertainment to yese all this avenin'. Mr. Kwong Tai Lung, Esquire, me friend, shtand up where all av your loovin' fellow-citizens can see ye. That's it, now!"

Kwong stood up and looked rather nervous as the forty or fifty slaves of his sweating company eyed him, and the little priest climbed on to his chair to address him.

"Now thin, Mr. Kwong Tai, me saint, just answer me wan t'ing at a time. Did yese all chip in to buy me that foine, illgint, rubber-tired, brand-new bike now? Tell me that!"

"Sure allee chipee!"

"T'anks, me friends! Yese all did it! And whin ye got the money from all these ginerous gintlemin av laisure, these grateful co-laborers av yours, Kwong, did ye go and buy a poonctured sicond-hand wheel off some joobious junk-daler in Avenyer C, Kwong, now?"

"Me? No! No! Me buy heap gland wheele!"

"Av *coorse* ye did! Ye remimber the very store where ye bought it, don't ye? Ye would know the man if ye saw 'im this minute, wouldn't ye? Ye niver shtole the bike off Mr. Webster's where ye wint to thry to sell 'im some av your fake ebony carvin's, did ye? Oh, ye naden't joomp, me friend, no, nor look over your shoulder, fur it's too late altogither. Ye'll foind wan av me blue-coated guarrudians av the law poshted at ivery avenyer av iscape, and the tiles av joostice is tightenin' round ye, ye auld graceless trafficker in the lives av these poor divils. Come now—before I lave ye in the hands av justice, cough up ivery cint ye exthracted from these poor, benighted heathens fur that wheel av mine!"

Kwong made a spring for the door, but an officer met him

"Holy Joe" had already quietly spread the glad tidings among the coolies that the impending raid was not of the usual fantan and opium variety, but had for its sole object the final suppression of their bright particular detestation, the infamous boss, and thus the sudden appearance of the blue-coats did not precipitate the customary riot. On the contrary, fifty pairs of almond eyes slanted to an acute angle of irony, and fifty celestial tongues praised the gods aloud

"And now, Mr. Delehanty, before I ask ye to do your jooty, I wish to give Mr. Kwong Tai Lung, Esquire, the binifit av a few parrtin' remarruks which will inlightin his mind. Kwong Tai, me pious burner av punk-sticks, in the saclusion av the abode av pinitence where ye are goin' to spind the nixt few years av your useful life it will do ye good to meditate on the sublime worruds av our immortal pote, where he says, 'betther fifty years av Europe than a cycle av Cathay,' by which he manes, ye'll oondersthand, that none av your foxy ways is no good whin ye're up aginst the rale article made in little auld Noo Yorruk—see? In Nangkipoo, or Shantingboo, or whereiver ye come from, missionaries is maybe aisy marruks, and ye can collict blood money off your shweatin' slaves fur to buy a bike fur the missionary, and thin, whin ye pockets the boodle and swipes a sicond-hand bike off some wan, ye can maybe give his riverince and the slaves a jolly that'll hold 'em; but that sort av t'ing don't go here in Noo Yorruk, me smiling angel friend. The minute ye gave me the bike I knowed ye had swiped it, and durin' the whole course av our subsequent interchange av amenities, Mr. K. T. Lung, I have devoted the full powers av me pinitratin' mind toward the consummation av the auspicious ivint which we are now cilibratin'. I have drawn the drag-net av deductive raison across the whole extint av your punky past, Mr. Kwong Tai Lung, sir, and if I was to tell these devoted mimbers av your shweatin' party wan-tinth av the wrongs which ye have done them, I would a tale unfauld which would make aich partickler queue to stand on ind, and the mighty arrumy av wage-slaves that ye have drowned in the wash-tub av your capitalistic greed would rise agin ye—and the Laundry Trust would be a t'ing av the past! But I refrain. Come now, sit as a boarrud av dirictors and declare a dividend before going into the hands av Receiver Delehanty—give ivery wan av me friends here ivery cint ye exthracted from 'em fur to buy the bike ye stole off Mr. Webster! Do it, ye haythen, or I'll make the charge agin ye worse—I'll have ye sint up fur introjoocin' frinzied finance into Seven Dolors parish!"

The dividend was duly declared, and, during the retirement of Kwong to the Island, "Holy Joe" succeeded in breaking up a number of wretched colonies where sleek proprietors were waxing fat on the incredible ignorance of their tireless and tongueless slaves.

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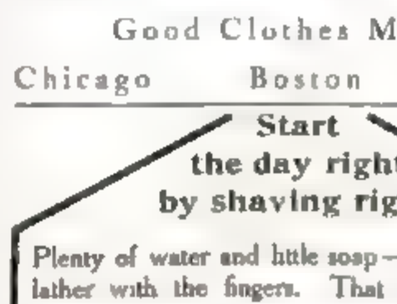

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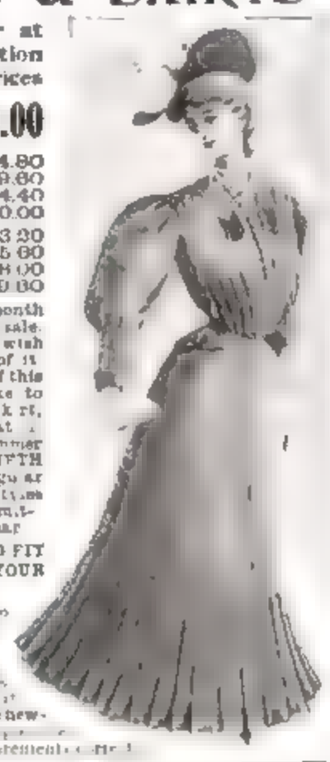

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The Reading Table

Baby Blue-Eyes' Lullaby

New stars, blue stars, set in a field of white,
Twin little flowers of Heaven blowing,
Twin little love-lights, twinkling, glowing,
Shining, shining, brightening all of our day and night.

Dream-stars, gleam-stars, lighting my heart to you;
Now that the dawn of dusk is shading,
Twin little stars are faint and fading,
Waning, waning, into a shimmer of dimmer blue

White clouds, light clouds, reached with a fringe of jet,
Over the twin stars softly stealing,
Flattering now and now concealing
White clouds, light clouds, two little, blue little stars are set. —*Edmund Vance Cooke*

Doctor Goodcheer's Suggestion

The man who grows, beneath his yoke
Of fell determination,
Too serious to take a joke
Should take a brief vacation

Alimony

Said Sue: "Sure the man has a lack
Of funds to put clothes on my back
There is nothing to do
But simply to sue."
So Sue sued at Sioux Falls in South Dak

Entirely Safe

An Irishman living in Cork
Once made a large fortune in pork
He was told that he must
Put his funds all in trust
So he went to Deposit, New York
—*Harry P. Taber.*

"As Others See Us"

STRAP-HANGERS—and I use the term with all respect, for a strap-hanger is often a man who has given up his seat to a woman—strap-hangers look with condescension on suburbanites as a flock of tame birds of one breed and hue

Now, to any one who has lived in the suburbs such an idea savors of lunacy. As well say that all strap-hangers are alike.

Why, take George Prentice, who moved out to Cranfield on the D. L. & N. J. road when he was a man of family—he's a suburbanite and he glories in it, but he is as different from Jack Hammond of the same town (sometimes referred to as the "gardener" for obvious reasons) as the Erie is different from the "Pennsy."

Joe Chevvins, who is a Mason to the last degree and often in New York late, says "If you want to see Prentice, take the eleven P. M. out of New York. If he isn't on that get off at Newark and wait for the twelve o'clock."

That shows the sort of suburbanite Prentice is. He loves dinners and theatres in New York—and he thinks that there is no place like Cranfield.

Prentice is connected with a manufacturing house in Liberty Street and therefore he is an early riser. The other day I had occasion to take an early train to the city—the 7:07 to be exact—and I met him entering the smoker

We sat down together. I started by rubbing the sleep out of my eyelids. Then I yawned and said: "Lucky a man doesn't have to make this every morning. I'm still dreaming."

He looked at me a moment and then replied:

"It would do you good to have to work for a little while instead of sleeping and pushing a pen. This is *the* train of the whole day. I always take it. I get up in the cool of the morning at six-thirty the year 'round and sit down to breakfast at a quarter to seven, and then I have a glorious walk of five minutes to the train when the air is sweet and it braces me up for all day in the city.

"No place like the suburbs," he continued, "for a man to live and bring up his children. Only twenty-eight miles from New York. Easy to get to the theatres. I'm apt to stay in town to dinner and the wife meets me there (unless it's a stag dinner, you know), and then we go to the theatre and take that twelve o'clock train out. Sleep on the train and get to bed by half-past one at the latest. And you *can* sleep in the suburbs."

"I should think you'd live in the city," said I, busy with some thoughts about him.

Prentice looked at me as if I had suggested something evil

"Wha-at? Me live in New York after I've tasted the delights of suburban life? Not much. Why, I was *born* in the city! I know all there is to know about New York. I'm there all day long, and what a man in business needs is change. Why, if they had a good theatre in Cranfield I wouldn't even stay in town for dinner. But Mrs. Prentice and I are very fond of an amusing play—none of these problem affairs, you understand, but something with plenty of laugh to it—and so we go to the theatre at least twice a week. And then I belong to a lodge and a club and that takes up some of my evenings, so you see I get all the city I need, and it's absolutely necessary, for the sake of my health, to live in the suburbs where I'll get fresh air and a complete change every night."

"Then I suppose you get out early Saturday and work in your garden," said I, fully aware that I was talking to an enthusiastic suburbanite.

He looked at me pityingly this time.

"I've been a suburbanite for five years. Passed the garden stage in twelve months. Those who are fond of digging may do it, but as long as I pass Washington Market every day there's no need for me to sweat over a lettuce-bed or to spend time and money on such indigestible things as radishes."

"Well, then, you play tennis Saturday afternoons?"

"No, I don't play tennis either. No apoplexy for me. I belong to a sane family and I take my pleasures sanely. I generally have the children meet me on Saturday at lunch time downtown and I blow them off to a lunch and then we go to the matinée. I want them to get as much fun out of the theatre as Mrs. Prentice and I have. We go home to a late dinner, and after dinner Cholton generally comes in and we play cards until it's bedtime."

I thought a minute. So far he had accounted for his weekdays in the suburbs but there was Sunday

"How about Sunday? Walks and talks about nature?"

"Now don't!" said he, making a grimace. "Do you suppose we are the sort of people who take those nature books and botanize and snap birds on the wing and press butterflies in albums? No, sir! Sunday I take the family in to dine with my father and mother. They live near Central Park, and the children look forward to dinner with the old folks and a romp in the park afterward. Central Park is the greatest breathing-spot in the world and my children dote on it, just as I did when I was a boy and used to walk up there from Greenwich Village. That was when there were goats up there and the comic papers were made up of jokes about them."

He was silent for a minute and the train passed a lovely piece of woodland on its way to the dirty city. Then he said:

"I tell you I love my little house out in Cranfield, and I dread the time when the children get to the age that will make the city necessary for them."

—*Charles Battell Loomis.*

Dolan's First Thousand Dollars

WHEN the millionaires of America numbered only a few hundred, certain newspapers and periodicals made their names and faces familiar by numerous illustrated articles "touchin' upon and appertainin' to" the question "How to Get Rich."

Thomas Dolan, the head of the United Gas Improvement Company of Philadelphia, was one of the few very rich men who could never be induced to tell the story of his life for the benefit of the climbers.

A newspaper man who had had the good fortune to render Mr. Dolan some slight service called upon him one day and said that his paper wanted to learn from him how the millionaire had made his first thousand dollars.

"You want the truth, I suppose," said Mr. Dolan.

"Certainly."

"Well, I never had any first thousand dollars. I had $350 and a reputation for 'making good.' My reputation made my $350 look like $3500 to another fellow and he trusted me. My first deal showed a profit of $2000, so that my first thousand was really $2350."

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Literary Folk Their Ways and Their Work

A NOVEL IN FORTISSIMO—GERALDINE BONNER CONTINUOUSLY KEEPS HER FOOT ON THE LOUD PEDAL.

¶ In To-morrow's Tangle Geraldine Bonner achieved a considerable success. There was a good deal to be said of that novel, but much of the good was owing to the fact that the author seemed to have, and use, a sense of the value of repression. Has she, in her new story, The Pioneer (*The Bobbs-Merrill Company*), lost that sense? It would seem so. Certainly the sense, if retained, is not used, for here, writing a very different sort of tale amid the scenes of its predecessor, she puts her foot down firmly on the loud pedal—and keeps it there all the time

California in the seventies is the background for The Pioneer, when "booms" grew and were exploded with a startling rapidity that made and unmade fortunes in a night, or a day, and produced men and women of a type entirely new and wholly unconventional. Thus the hero of this book is virtuous beyond the dreams of the practical and the heroine a curious psychological freak, consistent only in her inconsistency, an infidel by right—or a wrong—of birth, too weak to resist temptation and not strong enough to make the greatest of sacrifices without the ineffectual hesitancy which makes only for a despicable moral meanness

As for the villain of the piece, he is false to everybody—to his wife and to his love—until he is at last murdered and put into the only place where the world can regard him with safety

Considering the feminine authorship, the story is remarkable in one respect—that it is a reversal of the familiar hypothesis that "men were deceivers ever" Moreover, the intricate plot is a skillful bit of weaving, and the hero's devotion to the frail daughter of the frail woman who jilted him is admirably presented.

The interest is, in fact, held throughout But one must insist again that there is too much of that loud pedal.

THE STORY OF A WEAKLING—UNSTABLE AS WATER, SHE DOES NOT, IN ANY SENSE, EXCEL.

¶ The heroine who lends her name to Foxcroft Davis' new novel, Mrs. Darrell (*The Macmillan Company*), is exactly the sort of person who would masquerade in a novelette under one title and then, pretending to be an altogether different individual, make her bow afresh as a full-fledged book. And, as a matter of fact, that is just what she has done. Only a few months ago——

But then, what could you logically hope for from a woman of her sort? She is the daughter of an ex-Confederate officer whom the author wants us to believe to be a charmingly simple gentleman of that "old school" which has been so much exploited as to be well-nigh exploded. Brandon is really not to be at all admired in his unsuspecting artlessness, because, in general, the childlike may easily become the childish, and because, in particular, Brandon is merely a Horald Skimpole who seeks to apologize for his every weakness on the ground of his impracticality. He has obtained a humble government clerkship and brought with him to Washington the beautiful daughter who inherits his weakness—though that the author seems as finely unconscious of as the fond parent—and who straightway wins the hearts of Captain Pelham and Captain Darrell, two young Englishmen, relatives, and en route for India in the service of his Britannic Majesty.

Of course, Elizabeth Brandon marries Darrell while in love with Pelham—she is precisely the sort of woman who must inevitably marry the wrong man, however great may be the arguments in favor of the right one. Equally, of course, there is a *ménage de trois* in India—to be specific, ten years of it—in which, however, innocence sits at the hearthside (if they have such a thing—as hearths, not innocency—in India), but in which, moreover, Pelham is the single factor for Mrs. Darrell's happiness Then Darrell inherits a fortune, and, Pelham hiding his sorrow in darkest Africa, the man and wife go to England to spend their money. But before they can accomplish this laudable ambition Darrell dies, and, the inconvenient British law of entail stepping in, the fortune reverts to Pelham, who is nobody knows where. The poor widow—once more literally poor returns to her poverty-stricken father in Washington. There she is wooed by a former army sutler, now a multi-millionaire United States Senator, who calmly proposes to divorce his wife in order to be within the strict letter of the law in acquiring a second. One naturally expects Mrs. Darrell to succumb, but, before she can fall a logical victim to her own weakness in this pleasant piece of villainy, she is saved, not by any good qualities inherent in herself, but by blind chance manifesting its power through the reappearance of Pelham, who turns up just in time. That he marries his old sweetheart is so obvious a conclusion that it seems a work of supererogation on the part of the author so much as to indicate the fact

Mrs. Darrell is, in a word, an unpleasant novel It is unpleasant, too, from the worst of causes. There may be, and often is, strength in the proper presentation of frankly unpleasant characters. But there is only weakness and desolation in the presentation of unpleasant characters under the delusion that they are at all fine or admirable

THE WHITE PERIL IN THE EAST—A DEMONSTRATION OF THE CONVERSE OF THE YELLOW PERIL.

¶ Within the last five years—or, specifically, ever since the Boxer trouble in China—a great deal has been written about the "Yellow Peril" and the threat which that mouth-filling phrase is supposed to convey to all Occidental peoples—the threat of a tremendous outbreak of Oriental savagery impelled by a new lust of blood and conquest. But if there is to be, in some distant future, a Yellow Peril in the West, who can deny that there is at this moment—Russian defeat to the contrary notwithstanding—all that Dr. Sidney L. Gulick implies in his treatise, The White Peril in the Far East? (*Fleming H. Revell Company*).

Doctor Gulick, at any rate, ought to know what he is talking about. He is the author of The Evolution of the Japanese; he has passed seventeen years of his life in intimate intercourse with the best thought in Japan, and he here lays bare what he conceives to be the tendency on the part of Western Governments to Occidentalize—for selfish, commercial reasons—the people of the East. The author points out that when an Oriental nation, upon first coming into contact with the spirit of the Occident, has sufficient force of national character to adapt only the good traits of the invaders and at the same time lose none of its own individuality, then the process is beneficial—as witness the case of Japan where "The White Peril, so long feared, has proved . . . to be the very tonic and stimulus required to place her in the advanced guard of the progressive nations."

But this is not always the result of the meeting of East and West. For China, in fact, Doctor Gulick prophesies only catastrophe. That great empire, he thinks, will not be able to overcome the attacks of whatever sort the white people make upon her, unless the outcome of the present war be such as to force all the Occidental nations to treat with greater respect all the nations of the Orient. According to Doctor Gulick's views, the only permanent solution to the problem, however, must be in the ultimate world-wide recognition of the equality of all men

¶ **MINOR MENTION:** THE BANDOLERO (*Dodd, Mead & Co.*) is the Spanish for vendetta—and the title of Paul Gwynnes' new novel. A well-written book is this, with a plot well constructed, full of the passions which tradition always associates—one sometimes suspects too lavishly—with Spain, and with an atmosphere convincingly rendered. The interest is cleverly captured, too, and, when captured, held fast. But in the ultimate release one is possessed by a sense of unreality—and that unreality is surely the result of the author's adherence to the conventional ideas of the country and the people about whom he writes. One feels that, after all, this is the same old thing. There is such a fault as being so veracious as to seem untrue.

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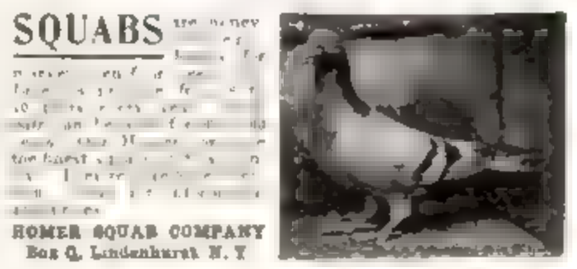
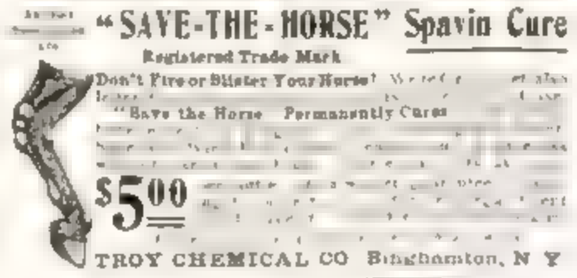
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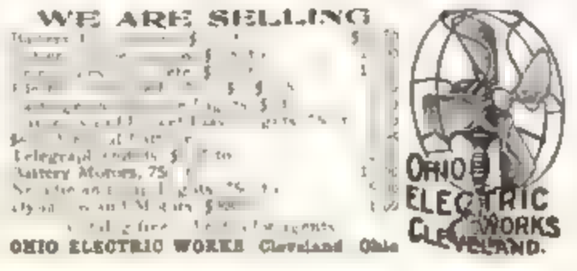

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The Adventure of the Counterfeiters

(Continued from Page 7)

also, that some one secreted the tools and bills in his apartment. I did not need to question his mother or Miss Allen as to this. The latter would not know, and the former could only suspect. That I might do myself. But, since I have already determined as to the criminal, we can easily settle so trifling a matter as that."

My theory returned.

"Gordan!" I exclaimed

"My friend," he said, looking at me solemnly, "I tremble for you. Your sagacity will fly to your head some day and the consequences may be fatal. Nay," he continued, as he saw that I was hurt, "a good man does not have to be a good detective, and a happy man has no need to occupy his mind with problems such as this. I was jesting, and if you will forgive me I will stretch my caution a point and take you with me to-night, being myself responsible to your little household for your safety."

"Good!" I exclaimed. "Where do we go?"

"I will let you know in due time, when I am quite certain myself," he replied "Meanwhile, get word to your wife that you will be absent, and I will see a certain Mr. J. Harding whom everybody seems to have overlooked."

I went out to send a wire to Jennie and finish some matters in the office. The day had passed, and I had eaten a late and lonely supper at a café near by, before I saw Conners again. He entered my office hurriedly.

"Come," he said. "I have been delayed Get your overcoat, for we may be long, and the air on the water is chilly. You may take this, also," he continued, handing me a revolver. "I trust you will not need it, but precaution bars accident."

I suppressed as much as possible the excitement which bubbled through me, taking the weapon and dropping it in the side pocket of my coat

"A peculiar and deceitful voice; a false countenance with a pair of suspicious eyes; two calloused hands without excuse; a stain of ink upon a vest and a trace of oil upon a pair of trousers; large diamonds on a small salary, and the whole about a person who stands close to a good chance to be the real criminal in this case, have given me a clew which I have followed up this afternoon," said Conners, "and which we shall further follow to-night. A bare inkling of the truth is often sufficient, as I think you will see."

I followed him from the building and on the sidewalk we were joined by four men. Conners had evidently told them of my coming, for they observed me without comment. Answering his gesture, they proceeded down the street, boarding a passing car on Twenty-third Street and alighting near the ferry on the East River. It was already dark, and we threaded our way through the later crowds pressing homeward to Brooklyn, turning south to a wharf where a steam cutter was moored. From its neat trim, and the eagle above the pilot, I recognized a revenue boat from Governor's Island It was evidently awaiting us, and, immediately upon our embarking, the moorings were cast loose; the boat backed into the river, pointing its prow to the north Every moment of the time I was keenly elated, but I bothered no one with questions What I could see was sufficient to thrill me with expectancy, while the sharp night air set my blood prickling through my veins My tongue was silent, but a thousand speculations flashed through my mind.

Conners had allowed me to shift for myself, and I questioned none of his companions, whom I suspected to be secret service officers. Neither did I molest him He devoted himself to the man who directed the movements of the party, and they talked together in low tones. The boat pushed its way through the narrow passage between the shore and the Island, and, emerging from the channel, turned its prow toward Hell-gate. The throb of the engines kept time to the beating of my heart. No precaution was taken with the lights, as other boats passed to and fro, and the men sat in couples with lighted cigars, conversing pleasantly together. I had a place near the rail at the stern, and presently Conners joined me.

"What in this wide world ever prompted you to a trip like this?" I asked in my bewilderment. "I take no exception to anything for a purpose, but what possible information could you have gained to induce it?"

"Easily answered," he laughed. "When you suspect a man, it is a simple matter to follow him The man I suspected sent a telegram to Glenco Bay this afternoon It was addressed to a person named Coulter and read: 'I will be on board at ten-thirty.' An officer went to Glenco and found that Coulter has had a house-boat moored off the shore for the past three months. He learned so many other things that we are going up to take a look. Waiting for his return caused some of the delay of which I complained to you. Do you understand?"

"I think so," I replied

"It would not do to be there before ten-thirty," he continued. "We want our friend on the scene first."

"Who is it?" I asked impatiently. "Gordan?"

Conners smiled

"You overlooked the president of the bank," he said

"What?" I exclaimed, in amazement. "You are surely cra——"

Conners laughed again

"I understand you," I said, slightly nettled. "It is Gordan, of course. In the light of what I have heard, it is plain enough. You have observed young Parton at the bank, and, having a good memory, recall the fact of twice seeing him coming out of saving institutions with a bank-book. The statement of the detective, Flury, and the two notations on the card found upon Parton, indicate the size of the deposits he carries, suspiciously large in his case. I do not know how you discovered that Gordan had once been the lover of Miss Allen; perhaps it was a mere guess, from certain evidences which a less astute person would be slow to observe; but at all events it proved to be correct. This leads to a conclusion that is inevitable. Parton is an engraver and one of the counterfeiters; Gordan is a confederate. Gordan was taken in because he surrendered his girl without much protest, and was found to be a man easily influenced; his assumed loyalty to Parton is a part of the plot. The rascals retain a position of advantage at the bank and are thus enabled to better watch the authorities and aid Parton. The larger figures on the card indicate the amount of counterfeit money already issued. You suspected Gordan from the first and, having followed him, now find out his secret Perhaps the girl and the mother are both in the gang. Counterfeiters, as you say, always work in bands, and the daily papers tell us how often women are associated with them. You see," I continued, smiling triumphantly, "being in a detective atmosphere, my faculties have become acute."

"And the night air has freshened your imagination," laughed Conners

We were interrupted by a call from forward and, bidding me follow him, Conners answered it. We entered the little cabin at the bow, and under the light I recognized his companion, and Inspector Paul

"Hello!" I exclaimed as I took his extended hand.

"I was aboard when you came," he said. "Like you, I am an invited guest."

Conners then introduced me to secret service officer Howard

"We are nearly there," said the detective, pointing through the door to a dark outline ahead. "When we swing about the point yonder, we are in the bay. The boat lies near there, just within the shelter of the bluff."

"What time is it?"

"Ten-forty."

"If they are prompt they should be aboard by now," said Conners

"Shall we darken up and try to drop alongside—or launch a boat and creep up?"

"Never the last!" said Conners. "They are on the lookout for that. All they have feared, and listened for, during the time they have been here, is the sound of oars grating in the locks. Large boats are common enough in this vicinity. Put the lights out and give her headway. Speed is what we want."

We were bending eagerly over the rail as the boat rounded the point in question. with the doors closed and all lights extinguished. Ahead we saw the outlines of a long, flat-roofed craft, sitting low in the water. The windows showed red squares

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The Lady and the Ladder

(Continued from Page 11)

Milwaukee Air Line and it never pays much. When I complain, they always say that the other roads never want it to be worth anything and won't give it—what is it they call it?—an outlet to the East. Well, if I were managing it I would put all its freight on the Whiting steamers at Milwaukee and send them East to New York, or London, or wherever it is that the outlet lets out. It makes me so angry that I would carry things so cheap that they'd just have to give the old thing an outlet."

"Or buy it," said Hugh Erskine, gazing at his charming friend with a rapt and entranced air. "You're a living wonder!" he went on, employing a phrase heard in his mouth before, "a world beater! You've struck it."

"What?" asked Mary vaguely, half as if she expected to find that she had unconsciously 'been smashing Mrs. Peignton's bric-à-brac.

"The way.—How to do it. The money!" answered Hugh, in disjointed phrases. "I wasn't in Grand Western Consolidated for nothing. Mary, do you trust me?"

"Yes, Hugh."

"Then we'll fix up a power-of-attorney to-night and I'll sail for home to-morrow."

"You think you can get me the money?"

"Do you think I can get you if I do?"

"I think you have a fair chance."

"The money's yours! You watch me jack that P. & M. Air Line stock up and down till we get the control, and then you'll see some fun."

"It sounds perfectly fascinating."

"It will be more than that before I get through," replied Mr. Erskine, in a rather threatening tone. It was an odd love scene, for, in essentials, it was a love scene, after all. And this he now seemed to realize. He stopped, and the confident financier was for an instant changed into a rather shy young man who was afraid of the girl he cared about.

"And you—you like me?" he stammered.

"Yes, Hugh."

"But this engagement—can't it be called off, anyhow?"

"Not except with money. It's my duty, Hugh, my career. There are things in women's lives you men can't understand."

"There are," said Hugh. It was for him and it may remain for us the fullest expression of truth on the subject.

"I must go and get ready for that steamer to-morrow. I'll send you around a legal document to sign."

He explained a little more in detail to what the aforesaid document would engage Mrs. Whiting. Then he rose to go. Mary held out a hand which he took and held for a moment in silence.

"You'll save me?" she asked.

"I swear to!" he said. And then suddenly she felt a tremor in his hand.

"Kiss me, Mary," he commanded in a low voice, almost rough.

She shrank back and took her eyes from his face. "It wouldn't be right. I'm engaged to another man."

He folded her in his arms, and she scarcely resisted.

"You're engaged to me, too," he said.

Then he rushed away, and Mary spent a quarter hour half in smiles and half in tears. In the interests of romance—and this is a romantic tale—one would like to leave her in this state. But the truth is that at the end of that time something happened which dried her eyes. A telegram came from Lady Tom.

> Just heard everything right for Court. Rush Celeste with gown. Prince must have used influence. Will you teach me cakewalk?
>
> HILDA TREFFORD.

A presentation is only a presentation after all, and Mary could see the ladder still stretching high above her. But she experienced at this moment the sensation of running lightly up several rungs. From this eminence she felt she could see Mr. Erskine across the tossing waves of the North Atlantic, and be ready, when the signal came from him, to clamber up to Paris and the Château d'Artannes or down to Chicago and the Lake Shore Drive. It is to be noted that she never contemplated descending so low again as Drexel Boulevard. We must appreciate her power of loving, but we must not underestimate her hard, good sense. Both help, when you come to think of it, in climbing the ladder.

The Princess remained in her Tower in Curzon Street, guarded by the wicked dragon of Artannes, till after Goodwood, indeed till the middle of August, while, far away in the hot tilting-fields of La Salle and Wall Streets, her faithful knight began the battle for her rescue. The game was worth while for itself, and Hugh Erskine, remembering bitterly the way they wiped him out in Consolidated Grand Westerns, set grimly to work to wipe out that stain in P. & M. Air Line common and preferred. The amount of Whiting stock in this road would, at its par value, have been worth something over a million, but it was at that time a drug on the market at sixteen and seven-eighths. Added to this, as a working capital, Mr. Erskine was able to hypothecate securities for Mary to the value of something like $300,000. But the net of his operations soon brought in outside supporters, who trusted and believed in him in spite of the smash of the preceding spring.

It is not the purpose of this narrative to give the full history of his campaign, though it is of such material that most modern American fiction is composed. Those who are interested will find in the financial columns of the newspapers of that summer and in the monthly magazines of the autumn ample information. The oddest thing about Mr. Erskine's operations was that they were in the main along the lines indicated by Mary in her trifling speech in London, though in the end and at the final struggle two rival trunk lines and the steamship trust contending with the new Canadian Navigation Company were involved, and the profits and losses sustained by Mrs. Whiting were ultimately concerned with holdings other than the Air Line preferred.

The fight was on by August 5, and it lasted till the twentieth of September. The knight sent frequent telegrams to the captive lady. They were of a simple character.

"Don't try to explain things to me, Hugh," she had written, "I shouldn't understand. Just cable me every three or four days what I've made or lost. I can understand that."

In this manner he cabled, and alternate gains and losses punctuated the summer like lightning flash and lowering thunder cloud. In the beginning there was a constant play of the light of hope. Then, toward the third week of August, Mr. Erskine cabled that the accounts showed a loss of half a million. He added that the game was only begun. But from the Scotch moor, where our ladies were disporting themselves as guests in a large party, it looked ruinous.

Mary was glad she had not counted on money for her marriage—glad, for example, that she had not set her heart on the young Lord Rosingthay, whose splendid, though ruinous, Castle Thaybridge was near the house in which they were stopping. She announced gloomily to Pauline, who came to her room for a while between tea and dinner, that she was apparently doomed to become the Duchesse d'Artannes, provided Hugh Erskine didn't lose so much of her money that she couldn't even marry the young Frenchman.

The reports were uninspiring for a week, and gayeties might have expected to suit our heroine's mood but badly. Attention may, however, for a moment be called to Pauline's tactics, and admiration asked for them. For an untrained young girl of the Middle West they were not bad. During the next week, while it seemed likely that she would never get d'Artannes, she succeeded, if one may use the expression, in putting both the third son of their host and the Comte de la Rochelle up her sleeve. That is to say, that, by judicious references to her financial affairs, she extracted proposals from both these young gentlemen, and artfully promised each his answer in October. Thus equipped, she felt that she could weather any gale, and she was able to enjoy to their full the pleasures of the moment.

Mary, too, might have been judged to be having a last fling before going under a new, though as yet undetermined, matrimonial yoke. Life proved very delightful and more

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like The Visits of Elizabeth than she had supposed it could. That volume, indeed, proved a most valuable guide in unexpected crises and, with Elwell on Bridge, may be said to form a complete library for American ladies visiting in the English country. She was much liked, and as popular as she had ever been in the dark ages with the Hyde Park High-School boys and the students of the Chicago University, whose feelings, in fact, had been much like those of the gentlemen staying at Frinmore House and the neighboring Castle Thaybridge—but more restrained.

It might be delightful to linger over the pleasures, simple and otherwise, of British rural existence, but life more strenuous and exciting, with more bearing, also, upon our story, was going on in Chicago. New York was, by this time, involved, and Wall as well as La Salle Streets, both in the legitimate inclosures and upon the curb, was trafficking in Peoria and Milwaukee Air Line. Mary's interests became only a part of those involved, yet Hugh Erskine, riding and directing the storm, was thinking of her always. Success, if it came, would make him rich, but it would make her richer, make her also, as he believed, his. One likes to think that it was this added inspiration that gave him power, and that Cupid this once had his little flyer on the Stock Exchange with success. Practical and hard-headed Hugh Erskine would not have employed an image even so moderately poetic. But he looked at Mary's photograph every morning as he went forth to work and again as he returned to bed at night. And success came. On the fifteenth of September it was in the air, and its approach almost made the organizer of the whole deal lose his head—which was what it effectually did to some thousands of speculators. On the twentieth of the month a cablegram went to London with the great news.

> Deal goes through. We sell out P. M. to Eastern Pool. Your profit will be about five millions. Shall get things closed up and sail October first to ask for my payment.

Startling news and an ardent love message for any one who could have read between the lines. Let us pause for an instant to give Mr. Erskine our admiration and our liking. For the movement of events is swift now. The newspapers of the twenty-seventh tell how the deal went through. The register of the Holland House for the thirtieth contained his name, and the passenger-list of the Baltic on the first also. But, late on the Friday afternoon, a cablegram arrived:

> Don't sail to-morrow. Explanations going by mail. MARY.

Dazed, Hugh Erskine spent the intervening week in a kind of a waking dream.

"Are you well?" he had cabled, and the answer had been "Yes."

"Are you coming yourself?" he had responded, and she had answered "No."

Neither the cocktails of New York nor the spectacle at a neighboring and famous music-hall cheered him. And when these fail a Chicago man he is in a bad way. The letter came on the Saturday and he tore it open with trembling hands. It is the last and most important document of this tale, and it must be quoted at full length. It was from Ritz's in Paris.

"Dear Hugh," it began, "you will have been as much surprised to get my cable as I was to get yours—probably more, for I trusted you, and when you said you could make me a million dollars out of that horrid Air Line I believed you. Of course, I never thought you could make five million. It is the most wonderful thing I ever heard of and you are the most wonderful business man. You have a remarkable career before you, I feel sure.

"How can I make you understand how grateful we are—Pauline and I? I must make you understand that. You have done what so few men would do, and have done it so well. You friendship has been so much more than mere protestations. We shall never be able to repay you. Pauline and I both feel that, for you have made our lives for us.

"Pauline is to marry the Duc d'Artannes late this month, so soon as her clothes can be got ready. With the provision I can now make for her—thanks to you—all debts can be paid and the château in the Touraine and the hotel in the rue de Varenue can be done over and made fit to live in. Pauline will occupy a very satisfactory and distinguished position in France. She is very happy, and now everything is settled—and settled so much more liberally than we could have hoped—Gaston really seems quite loving and affectionate with her. She has done well for herself. I shouldn't perhaps have liked it—I never got to speak French very well and I prefer the English as a race. But d'Artannes is a charming young man and has been much sought after.

"By the by, you will see the Lesters soon. They sail home with Alma's fiancé, the Comte de la Rochelle, whom Pauline refused this summer, between you and me. Though, after all, I don't see why it shouldn't be known.

"Now to talk of myself and of you! I'm afraid, dear Hugh, that we were both a bit foolish last summer. We joked a little—didn't we?—about my becoming engaged to you if I became disengaged from d'Artannes. It was wrong of us. I had always liked you, Hugh, and you had never seemed to care for me. That piques a woman, you know, and when at last you seemed to begin to care I am afraid I became too sympathetic. I even thought I would like to go back to Chicago. I was a little fagged with the season, I'm afraid—worried about getting Pauline married off, and even troubled—groundlessly, of course—about my own social career. I am afraid, Hugh, that I may have deceived you a little, though I didn't actually promise anything, did I?

"I see now that my duty is to remain on this side. I ought to be near Pauline. Why, she would wear the most awful clothes if I didn't choose them for her! She will be in Paris and I in London, near enough to be in touch.

"And another thing which is difficult to say so that you homebodies can understand it: I feel in so many ways that English life suits me better than American. I have my friends here and my position, both pleasanter and more important than they are at home. Really, I should have a horribly dull time in Chicago. Of course I am perfectly patriotic and adore America—but you saw what fun it is here. So cultivated and distinguished and gay!

"I hope you understand, Hugh, and don't feel hardly toward me. You see how grateful I am, and how I feel that you have made my life. You must try to understand, for there is more to tell you.

"I am to marry Lord Rosingthay in November, after Pauline is off my hands. I had met him and liked him in London. And, when Pauline and I stayed near his place in Scotland, we grew very fond of each other. But, of course, I knew and he knew that anything more was out of the question. Though his is perhaps the most distinguished name in Scotland, yet he is very poor and his estates are much encumbered. I understood, as did everybody, that he could only marry some one much richer than I was—or was then at least. Do you see now why I say you have made my life? With that five millions you got me, dear Hugh, everything was different. Both he and I saw that. He proposed and I accepted him two days after your good news came.

"We owe it all to you—we both feel that. Nothing we can do can ever repay it. Rosingthay hopes you will come and stay with us some time for the shooting. We shall have lovely places, and really, Hugh, as Lady Rosingthay I shall have precedence of nine-tenths the women in London.

"Seriously, Hugh, don't think me a beast. I thought last summer that things might have been different. But this over here is too much for us American women. We can't help wanting it, and wanting the best. I've got the best now—I've reached the top. I couldn't have done it but for you. Oh, I feel so guilty, and yet I'm happy, too—perfectly! Do cable me to say what you think of me. If you think I'm a beast say so. I suppose I deserve it. If you think anything different, cable that. I'm really

"Devotedly your friend,
"MARY WHITING."

At first Mr. Erskine could only mutter "Stung," and then sit silent with clenched fists and glowering eyes. But into the latter at last a few tears swam. He rang for a cable-blank and wrote:

> MRS. WHITING, Ritz Hotel, Paris.
> You are a living wonder—a world-beater. I forgive you. HUGH.

(THE END)

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